



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

### Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

### About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

HDI



HL 2K1E 6

**HARVARD UNIVERSITY**

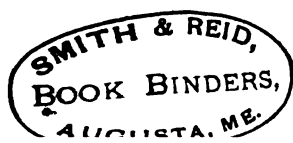
**GRADUATE SCHOOL  
OF BUSINESS  
ADMINISTRATION**

**BAKER LIBRARY**



**GIFT OF**

**Mutual Benefit Life  
Insurance co.**











# Twenty-Eighth Annual Report

OF THE

## INSURANCE COMMISSIONER

OF THE



STATE OF MAINE *Insur. Dept.*

---

### PART I.

Fire and Marine Insurance.

---

AUGUSTA:  
BURLEIGH & FLYNT, PRINTERS TO THE STATE  
1896.



Twenty-Eighth Annual Report

OF THE

INSURANCE COMMISSIONER



STATE OF MAINE Insur. Dept.

---

PART I.

Fire and Marine Insurance.

---

AUGUSTA:  
BURLEIGH & FLYNT, PRINTERS TO THE STATE  
1896.

Adm  
345.2  
ME  
895

Trans from. H. v. v.  
Bus. Sch. to Law  
Sch.

1. 1. 1. 1. 1. 1.

4/23/52 Baker Lib.

STATE OF MAINE.

---

TWENTY-EIGHTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

---

PART FIRST.

Fire and Marine Insurance.

---

*To the Honorable Governor and Council:*

In compliance with statute provision I submit that part of the Twenty-eighth Annual Report of the Department relating to Fire and Marine Insurance business transacted in the State as reported to this office for the year A. D. 1895.

The fees and taxes paid the State by insurance companies on account of business of 1895 were as follows :

TAXES.	
Fire and marine companies.....	\$17,476 06
Life companies .....	17,508 48
Accident companies.....	1,186 34
	<hr/>
	\$36,170 88



## FEES.

Licenses to companies .....	\$2,780 00	
Licenses to agents .....	6,110 00	
Licenses to brokers .....	895 00	
Licenses to special brokers.....	90 00	
Examination of companies .....	160 00	
Fees for filing annual statements .....	250 00	
		<hr/>
		\$10,285 00

## SUMMARY.

Taxes .....	\$36,170 88	
Fees .....	10,285 00	
		<hr/>
Total receipts .....		\$46,455 88

## EXPENDITURES.

Salary of Commissioner.....	\$1,500 00	
Salary of Deputy .....	1,000 00	
Salary of Stenographer .....	350 00	
Extra clerical help.....	30 75	
Printing and binding report.....	2,208 92	
Postage and express .....	463 47	
*Stationery, printing, blanks, etc.....	500 00	
Traveling expenses .....	102 67	
Expenses attending National Convention In- surance Commissioners.....	201 90	
Miscellaneous expenses .....	19 48	
		<hr/>
Total .....		6,377 19
		<hr/>
Surplus accruing to the State .....		\$40,078 69

Since the date of the last annual report of this department, the following changes have occurred in the list of fire and marine insurance companies authorized to transact business in Maine, viz :

\* Estimated. Paid from general appropriations and includes blanks and books furnished cities and towns as required by law of 1895 relating to investigation of fires.

## ADMITTED.

Name of Company.	Location.	Cash Capital.
Armenia .....	Pittsburg, Penn.....	\$250,000 00
*Boston Marine .....	Boston, Mass.....	2,000,000 00
Capital Fire.....	Concord, N. H.....	200,000 00
Commercial Union Fire.....	New York, N. Y.....	200,000 00
Delaware Fire .....	Philadelphia, Penn .....	702,875 00
Globe Fire.....	New York, N. Y.....	200,000 00
Mutual Fire.....	New York, N. Y.....	225,000 00
Norwalk Fire.....	Norwalk, Conn .....	200,000 00
Norwood .....	New York, N. Y.....	200,000 00
Reading Fire .....	Reading, Penn.....	250,000 00
United Firemen's .....	Philadelphia, Penn.....	300,000 00
Union Marine.....	London, Eng.....	200,000 00
		<hr/>
		\$4,927,875 00

## WITHDRAWN.

Name.	Location.	Cash Capital.
American Fire .....	New York, N. Y.....	\$400,000 00
First National .....	Worcester, Mass .....	200,000 00
Northwestern National.....	Milwaukee, Wis.....	600,000 00
		<hr/>
		\$1,200,000 00

The following Mutual companies have also been incorporated since my last report was issued, viz :

Cape Elizabeth and Scarboro, Cape Elizabeth.  
 Farmington, Farmington.  
 Gray and New Gloucester, New Gloucester.  
 Readfield, Readfield.  
 State Mutual, Portland.

All of these companies except the State Mutual intend to transact only a local business. The Readfield had not commenced business at the close of 1895.

The following companies are now authorized to transact business in this State, viz. :

---

\* Authorized to transact fire insurance. Formerly transacted marine business, only.

## MAINE STOCK COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Merchants' .....	Bangor	Union .....	Bangor

## MAINE MUTUAL COMPANIES.

Boothbay .....	Boothbay	Jefferson Farmers' .....	Jefferson
Brunswick Farmers' .....	Brunswick	Kennebunk Farmers' .....	Kennebunk
Cape Elizabeth and Scarborough, .....	Cape Elizabeth	Litchfield .....	Litchfield
Casco .....	Casco	Lovell .....	Lovell
Citizens' .....	Bristol	Maine Mutual .....	Augusta
Cumberland .....	Cumberland	Medomak .....	Waldoboro
Danville .....	Auburn	New Portland .....	New Portland
Dresden .....	Dresden	North Yarmouth .....	North Yarmouth
Edgecomb .....	Edgecomb	Oxford County P. of H. ....	South Paris
Eliot and Kittery .....	Eliot	Patrons' Androscoggin .....	Auburn
Falmouth .....	Falmouth	Pittston and Whitefield .....	Pittston
Farmington .....	Farmington	Readfield .....	Readfield
Fayette .....	Fayette	Saco .....	Saco
Freeport and Yarmouth .....	Freeport	Swan's Island .....	Swan's Island
Fryeburg .....	Fryeburg	State Mutual .....	Portland
Gorham Farmers' .....	Gorham	Union Farmers' .....	Union
Gardiner and Richmond .....	Gardiner	Warren Farmers' .....	Warren
Gray and New Gloucester, .....	New Gloucester	Wells .....	Wells
Hampden .....	Hampden	West Gardiner .....	West Gardiner
Harpwell .....	Harpwell	West Bangor and Hermon .....	Hermon
Harrison .....	Harrison	Wilton .....	Wilton
Jay .....	Jay	Windham .....	Windham
		Woolwich .....	Woolwich
		York County .....	Buxton

## STOCK COMPANIES OF OTHER STATES.

Etna .....	Conn	Ins. Co. of State of Penn .....	Pa
American .....	Mass	Mercantile, F. & M. ....	Mass
American .....	N. J	Merchants' .....	N. J
American Central .....	Mo	Merchants' .....	R. I
American Fire .....	Pa	Mutual Fire .....	N. Y
Armenia .....	Pa	National Fire .....	Conn
Boston Marine .....	Mass	New Hampshire Fire .....	N. H
Buffalo German .....	N. Y	Niagara Fire .....	N. Y
Capital .....	N. H	Norwalk .....	Conn
Commerce .....	N. Y	Norwood .....	N. Y
Commercial Union Fire .....	N. Y	Orient .....	Conn
Connecticut Fire .....	Conn	Pacific Fire .....	N. Y
Continental .....	N. Y	Pennsylvania Fire .....	Pa
Delaware .....	Pa	Phoenix .....	N. Y
Equitable, F. & M. ....	R. I	Phoenix .....	Conn
Fire Association .....	Pa	Providence Washington .....	R. I
Fireman's Fund .....	Cal	Queen of America .....	N. Y
Franklin Fire .....	Pa	Reading Fire .....	Pa
German American .....	N. Y	Rochester German .....	N. Y
Germania Fire .....	N. Y	Security .....	Conn
Globe Fire .....	N. Y	Springfield, F. & M. ....	Mass
Granite State Fire .....	N. H	St. Paul, F. & M. ....	Minn
Greenwich .....	N. Y	Union .....	Pa
Hanover Fire .....	N. Y	United Firemen's .....	Pa
Hartford Fire .....	Conn	United States Fire .....	N. Y
Home .....	N. Y	Westchester Fire .....	N. Y
Ins. Co. of North America .....	Pa	Williamsburg City Fire .....	N. Y

## MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Name of Company.	Location.
Holyoke.....	Mass	Traders' and Mechanics'.....	Mass
Quincy .....	Mass		

## COMPANIES OF FOREIGN COUNTRIES.

British America .....	Canada	Northern Assurance .....	England
Caledonian .....	Scotland	North British & Mercantile....	England
Commercial Union.....	England	Norwich Union Fire .....	England
Hamburg-Bremen Fire.....	Germany	Palatine .....	England
Imperial Fire.....	England	Phoenix Assurance.....	England
Lancashire .....	England	Royal.....	England
Lion Fire.....	England	Scottish Union & National....	Scotland
L. & L. and Globe.....	England	Sun .....	England
London Assurance.....	England	Union Assurance.....	England
London and Lancashire.....	England	Union Marine.....	England
Manchester Fire .....	England	Western Assurance .....	Canada

The amount of fire insurance of record written in Maine for the year 1895 is summarized as follows :

Companies of other states and countries..	\$102,211,026 35
Maine Mutuels .....	4,837,816 00
Special Brokers .....	140,250 00
Total .....	\$107,189,092 35

The marine and inland insurance of record written in Maine in 1895 amounted to \$18,909,058, of which \$18,180,751 was written by Maine companies, and \$728,307 by companies of other states and countries. This shows a gain of \$899,159 as compared with the amount written in 1894. The ratio of losses to premiums on marine insurance for 1895 was 79.40 per cent against 60.94 per cent in 1894.

It will be seen from the following tables that foreign

## FIRE INSURANCE COMPANIES

transacting business in Maine wrote insurance amounting to \$102,211,026.35 during 1895, and collected in premiums in the State, during the same period, \$1,576,489.60—the largest premium receipts ever reported to this Department in a single year. The losses incurred amounted to \$825,369.19, making

the business of 1895 very profitable for the companies. But it should be remembered that equitable rates cannot be predicated upon the profits or losses of a single year. The "losses paid" in Maine during the past five years average 63.42 per cent of the "premiums received," to which should be added at least 35 per cent of the premiums for commissions and expenses, making the average annual expenditures of the companies, on account of their Maine business, 98.42 per cent of the premiums collected in this State.

I feel that I cannot too heartily commend to your consideration the results of the judicious and conservative

#### LEGISLATION OF 1895,

in consideration of which the companies made a reduction in rates early in the year that resulted in a saving in premiums of at least \$150,000 to the people of this State.

#### INVESTIGATION OF FIRES.

The law of 1895 requiring the municipal officers of all cities and towns in the State to investigate each and every fire that occurred within their precincts furnishes information that has heretofore been unavailable, and although the work of this department has been materially increased thereby, the results have been very beneficial. Tables have been compiled showing the different classes of property destroyed—the "Value of," "Damage to," "Insurance upon" and "Insurance paid," in each class. The law is new and its requirements not thoroughly understood in many cases, and some returns have been defective and not as complete as the statute contemplated; our tabulations are, therefore, incomplete in many particulars, which I trust may be obviated in the future.

While the city and town clerks have cheerfully responded to our requests for additional information, lack of time has prevented further inquiries relating to defective returns. It will be seen from table No. 13 that there were 207 "dwellings" damaged or destroyed. It has often been impossible

to ascertain from the returns whether the "dwellings" were "farm" or "village" property; such distinctions should be made to enable this department to properly classify the property destroyed. The column "Insurance paid" will also be found incomplete as losses cannot usually be paid or even adjusted at the time the municipal officers' investigations are completed.

#### FIRE WASTE.

The amount of property destroyed by fire in this State from May 26th, the date on which the law relating to the investigation of fires took effect, to December 31, 1895, as returned to this office by the city and town clerks, amounts to \$1,098,007.50. Assuming this to be a fair average the total loss from fires to the property owners of the State for the year 1895 must have exceeded \$1,850,000. What should be done to reduce this enormous fire waste is a subject frequently discussed and one, I believe, in which every property owner in Maine should be deeply interested and one well worthy the careful consideration of our legislature.

The law relating to the

#### INSPECTION OF BUILDINGS

was enacted with the view of reducing to the minimum the danger of fires from defective and faulty construction. A brief examination of table No. 14 showing the cause of all fires in the State will satisfy the most skeptical that very many of the fires occurring during the year, either resulted from defective construction or from causes that were avoidable. Property owners are often unmindful, or unconscious, of the dangers surrounding their premises and I cannot advocate too strongly the exercise of every precaution in the construction and repair of buildings intended to render them safe from the catching and spreading of fires; also the necessity of frequent inspections by owners and occupants to ascertain if chimneys, flues, funnels, stoves, furnaces, boilers and heating apparatus are secure and safe,

and I would urge upon the municipal officers of the State, charged with the appointment of inspectors of buildings, the importance of such appointments and the necessity of thorough and careful investigations by the inspectors, if the law is to be made effective. The duties of the inspectors are very explicitly defined by statute and they can accomplish a beneficent work in every city and town, if clothed with the powers contemplated by the spirit of the law, and allowed a salary commensurate with the duties and services they should perform. This law is not, as has been intimated, for the benefit of insurance companies but is directly in the interests of the citizens of our State, not alone in the fact that its rigid enforcement would save our people thousands of dollars of uninsured property now annually being destroyed by fire but also by the saving it would afford them in insurance premiums.

A reduction in the fire waste means a reduction in the *cost* of insurance and the subsequent reduction of premiums; without this reduced cost we cannot ask nor expect lower rates of insurance.

#### CAUSE OF FIRES.

Table No. 14, showing the cause of all fires in the State, will, I trust, prove an interesting study. Of the 590 fires, from May 26th to December 31st, 192 were "Unknown," 86 were attributed to "Defective Flues and Chimneys" and 51 are reported as "Incendiary."

It will be seen from an examination of this table that over 41 per cent of the whole number of fires—covering over 51 per cent of the property destroyed—for the last seven months of the year, as reported to this office, were of incendiary or unknown origin.

The number of these fires can, and should be, very materially reduced. No pains should be spared by the municipal officers to *ascertain* and *report* the *CAUSE* of *every fire*.

While this statute has been productive of excellent results there is still opportunity for improvement. Under the present law the duties of the authorities conducting the inves-

tigation end when they have arrived at their conclusions as to the cause or origin of the fire and have filed their report with the city or town clerk, and of the fifty-one fires reported as "*incendiary*" I am not aware that legal proceedings have been instituted against the suspected parties in a single instance. Reports of municipal officers should be filed with the Commissioner as soon as their investigations have been completed and provision should be made for further investigation, by State authorities, of all fires of incendiary or doubtful origin and, when the facts warrant, proceedings should be instituted against suspected parties and the aid of our courts invoked to bring the perpetrators of incendiary fires to justice. Let it be understood throughout the length and breadth of our State that State authorities are scrutinizing every fire of doubtful origin and will thoroughly investigate, at State expense, all cases not satisfactorily reported by municipal authorities and there is certain to result a large decrease in the number of incendiary fires.

In 1886 the city of Boston was placed under the jurisdiction of a

#### FIRE MARSHAL,

and for a period covering five years after the establishment of the office convictions for incendiarism increased over 400 per cent, and this in the face of a very material decrease in the number of incendiary fires. The annual percentage of incendiary and unknown fires was also reduced from 35 per cent to less than 5 per cent. The legislature of Massachusetts in 1894 passed a law placing the entire Commonwealth under the jurisdiction of a fire marshal and the annual percentage of unknown and incendiary fires, outside the city of Boston, decreased from 35 to 21 per cent in one year, while the confessions and convictions for incendiary fires has increased more than 300 per cent.

What has been accomplished in this direction in other states may be done in Maine.



## OVER INSURANCE,

is a subject demanding alike the attention of the insurer and insured. Very many of the fires of unknown and incendiary origin are undoubtedly caused by friction between the property insured and the insurance policy.

The standard policy now used by all companies provides they shall not be liable for more than the actual value of the property at the time of the loss and it is therefore the insured's interest not to over insure the property. It is, however, manifestly unjust for companies to allow their agents to knowingly insure property for twenty-five to fifty and in some cases 100 per cent more than the assured can recover under the contract in case of loss.

I am aware that agents are working on commission and therefore interested to make the policy as large as possible, but the local agents should be reliable, progressive, business men who can be relied upon to know the value of the property they are insuring, when proper rules and regulations are adopted and enforced by their companies.

A thorough and reliable *internal* and *external*

## INSPECTION

by a representative of the company, and upon whose report risks are cancelled or reduced in amount, has been practiced by several companies with beneficial results. It acquaints a company more thoroughly with its risks; brings the agent into closer relations with his principal and exercises upon him a wholesome effect in the selection of his business. No agent should be permitted to write a risk he has not thoroughly inspected nor for a larger amount than his companies are willing to pay in case of total loss.

The practice of allowing agents to accept risks for a large amount and of making a compromise settlement in case of total loss will, eventually, produce in Maine, if continued, what it has produced in other states—a law requiring companies to pay the maximum amount named in the policy in

case of total loss. The following is only one of the many cases found in our reports from city and town clerks: Value of building, \$700; damage to building, total loss; insurance upon building, \$1,500; insurance paid, \$700.

For such conditions the agent, the assured, and the company are each in a measure responsible, but the principal burden falls upon the insured. In this case the rate happens to be one per cent for three years but the assured has paid two and one-seventh per cent and the company reaps the benefit of the over payment.

The legislature of 1895 very wisely enacted what is known as the

#### MAINE STANDARD POLICY,

prior to the adoption of which there were about as many contracts against fire insurance as there were companies transacting business in the State, each company having the right to use its own form, in which the assured often found many provisions of which he was not aware until after a loss. To-day every man in the State of Maine holding a policy written since May 26, 1895, by any authorized company, domestic or foreign, has one and the same contract, with which all should be familiar.

The provision in the contract for equitable settlement of all questions of value by arbitration and without the intervention of the courts is advantageous to both parties—more especially the policy holder.

The adoption of this policy was not an experiment, the same form having been used in Massachusetts for nearly twenty years with satisfactory results to the insurer and insured.

#### UNAUTHORIZED INSURANCE.

The State of Maine has for several years been flooded with circulars from the managers of Lloyds and other "Wild Cat" companies offering to insure hazardous risks in Maine at a much lower rate than charged by the companies authorized to transact business in the State, but their patrons have

received no protection for the good money sent these bogus concerns as some of our citizens can testify from bitter experience.

This department has received many inquiries from parties who have contemplated insuring in these companies and from others who were unable to collect their indemnity for losses sustained. To the latter it is impossible to render any assistance and to the former we can only say "If you desire *insurance that insures*, place your risks with resident agents of companies licensed to transact business in Maine."

The law of 1895 makes any agent personally responsible for insurance illegally placed in unauthorized companies and the interests of our citizens will be best subserved by placing their business in the hands of licensed agents in this State.

The examination of our

DOMESTIC MUTUAL FIRE INSURANCE COMPANIES, as required by law, often reveals conditions that should be remedied.

The officers of these companies usually make a report to their policy holders at each annual meeting, which should occur in the early part of January in order that the report to the policy holders and to this department may cover the same period, viz., January 1st to December 31st.

The business of these companies would be materially facilitated by combining the office of secretary and treasurer. While their affairs appear to be honestly conducted the books and records are often in such condition that examinations are unsatisfactory. The trouble lies oftentimes in the fact that "too many cooks spoil the broth."

The secretary makes out the report with little or no knowledge of the treasurer's accounts and it is often difficult to harmonize the books and accounts of the two officers; this should not be permitted and I earnestly recommend that companies amend their by-laws at the *next annual meeting* so that said meeting shall be held on or before the middle of January and

the office of secretary and treasurer be combined; I would also suggest that such officer be paid a reasonable compensation for his services.

Experience also demonstrates the advisability of legislation obliging the board of directors of every company to require of all persons charged with the collection or custody of the funds of the company a bond sufficient to indemnify the corporation against loss.

Annexed to and forming a part of this report will be found a list of the licensed agents and brokers revised to April 1st, also the usual statistical tables and abstracts of the annual statements made to this department, as required by law, for the year ending December 31, 1895.

Respectfully submitted,

S. W. CARR,

*Insurance Commissioner.*

AUGUSTA, May 15, 1896.



# STATISTICAL TABLES.

TABLE No. 1.

Maine Business of Foreign Fire Insurance Companies, 1868 to 1895.

	Risks written.	Premiums received.	Losses paid.	Average % of premiums.	Average % of losses.
1868 .....	\$52,613,758 00	\$649,002 51	\$339,906 72	1.23	52.37
1869 .....	56,614,642 00	690,230 27	489,158 81	1.21	70.73
1870 .....	51,132,999 00	574,896 72	448,921 36	1.12	76.18
1871 .....	48,063,332 00	644,257 18	221,253 53	1.34	34.34
1872 .....	55,722,921 00	689,171 83	378,185 19	1.25	54.09
1873 .....	62,776,645 73	849,125 73	559,541 10	1.35	54.09
1874 .....	66,997,743 00	924,724 22	406,731 32	1.38	43.88
1875 .....	66,768,962 00	899,404 89	370,358 07	1.31	40.90
1876 .....	63,192,790 00	820,997 89	497,778 59	1.29	60.63
1877 .....	66,679,653 00	803,478 48	528,141 96	1.20	65.73
1878 .....	59,537,800 00	707,787 80	636,073 46	1.18	89.88
1879 .....	61,254,094 00	698,059 80	533,246 10	1.13	76.94
1880 .....	64,928,627 65	754,632 57	456,880 58	1.16	65.43
1881 .....	65,525,972 12	767,452 80	521,206 66	1.17	67.91
1882 .....	70,326,575 00	841,986 38	624,840 48	1.19	74.21
1883 .....	75,246,359 00	951,428 87	617,822 94	1.26	64.93
1884 .....	71,936,068 66	978,702 88	722,739 23	1.36	73.84
1885 .....	69,843,755 85	968,488 77	539,652 46	1.41	54.59
1886 .....	77,376,807 41	1,077,965 92	1,099,574 25	1.39	102.00
1887 .....	95,276,407 57	1,138,331 07	589,849 22	1.19	51.82
1888 .....	79,656,906 44	1,117,254 37	513,274 85	1.40	45.94
1889 .....	87,804,428 88	1,181,582 60	525,589 57	1.34	44.48
1890 .....	95,447,324 35	1,297,299 73	735,682 69	1.35	55.98
1891 .....	95,916,085 57	1,291,798 98	795,533 07	1.34	61.59
1892 .....	103,888,227 51	1,428,592 57	853,963 81	1.37	66.74
1893 .....	107,633,693 97	1,526,950 39	961,465 42	1.45	66.73
1894 .....	98,590,989 31	1,536,878 76	1,048,295 93	1.55	68.30
1895 .....	102,211,026 35	1,576,489 60	848,949 29	1.54	53.85

## INSURANCE COMMISSIONER'S REPORT.

TABLE No. 2.  
Capital, Assets, Liabilities and Surplus December 31, 1895.

COMPANIES.		Capital.	Assets.	Liabilities except capital.	Surplus to policy-holders.	Surplus over all liabilities.
MAINE STOCK COMPANIES.						
Merchants' .....		\$100,000 00	\$216,500 06	\$ 83,458 08	\$183,050 98	\$33,060 98
Union.....		100,000 00	303,892 53	112,211 27	191,751 26	91,751 26
Total .....		\$200,000 00	\$520,471 59	\$195,669 35	\$324,802 24	\$124,802 24
STOCK COMPANIES OF OTHER STATES.						
Etina.....		\$4,000,000 00	\$11,055,513 88	\$3,739,281 42	\$7,316,232 46	\$3,316,232 46
American (Mass.).....		300,000 00	567,251 45	180,229 60	387,021 85	57,021 85
American (N. J.).....		600,000 00	2,603,799 29	550,368 38	2,053,430 91	1,453,430 91
American (Pa.).....		500,000 00	2,409,584 53	1,645,472 37	764,112 26	264,112 26
American Central.....		600,000 00	1,681,187 11	857,089 14	804,087 97	204,087 97
Armenia.....		250,000 00	361,968 92	105,944 21	256,024 71	6,144 71
Boston Marine.....		1,000,000 00	2,828,840 80	572,040 07	2,256,800 73	1,256,800 73
Buffalo German.....		200,000 00	1,778,411 73	385,986 67	1,392,425 06	1,192,425 06
Capital.....		200,000 00	432,882 08	206,489 70	216,392 38	16,392 38
Commerce.....		200,000 00	373,846 26	108,947 55	264,898 73	64,898 73
Connecticut.....		1,000,000 00	3,192,001 09	1,795,696 26	1,396,304 83	396,304 83
Continental.....		1,000,000 00	7,216,828 25	4,231,601 89	2,985,226 42	1,985,226 42
Delaware.....		702,875 00	1,513,590 04	671,346 54	842,243 54	139,388 54
Equitable.....		300,000 00	616,643 42	216,011 72	400,631 70	100,631 70
Fire Association.....		500,000 00	5,261,243 06	4,332,945 86	1,248,297 10	748,297 10
Fireman's Fund.....		1,000,000 00	3,449,085 88	1,497,648 43	1,951,447 45	951,447 45
Franklin.....		400,000 00	3,169,551 58	1,089,057 94	1,470,493 64	1,070,493 64
German American.....		1,000,000 00	6,880,069 08	3,194,698 44	3,685,460 64	2,385,460 64
Germania.....		1,000,000 00	3,713,545 68	1,449,444 30	2,264,101 38	1,264,101 38
Granite State.....		200,000 00	415,839 99	185,458 90	230,381 09	30,381 09

STATISTICAL TABLES.

3

Greenwich .....	200,000 00	1,575,318 29	975,332 23	394,868 07	194,868 07
Hanover .....	1,000,000 00	2,535,037 20	1,367,670 95	1,165,866 24	166,866 25
Hartford .....	1,250,000 00	9,229,213 09	5,206,883 98	4,090,319 11	2,770,319 11
Home .....	3,000,000 00	9,453,628 54	5,150,147 22	4,703,481 32	1,703,481 32
Insurance Company of North America .....	3,000,000 00	9,487,673 53	4,571,975 24	4,915,686 29	1,915,686 29
Insurance Company of State of Pennsylvania.....	900,000 00	750,355 90	460,173 12	290,223 78	90,223 78
Mercantile .....	400,000 00	615,178 10	179,829 42	435,348 68	35,348 68
Merchants' (N. J.) .....	400,000 00	1,452,283 94	801,690 33	650,593 61	950,593 61
Merchants' (R. I.) .....	300,000 00	516,170 77	214,404 85	301,765 92	101,765 92
National (Conn) .....	1,000,000 00	3,860,141 74	2,223,810 91	1,636,330 85	636,330 85
New Hampshire .....	800,000 00	2,842,918 48	1,024,906 10	1,318,009 38	518,009 38
Niagara .....	500,000 00	2,189,879 71	1,442,767 19	747,112 52	947,112 52
Orion .....	500,000 00	2,242,203 45	1,312,303 38	920,400 07	420,400 07
Pacific .....	200,000 00	736,053 74	342,280 58	393,783 16	193,783 16
Pennsylvania.....	400,000 00	4,461,323 15	2,292,318 49	2,169,004 66	1,769,004 66
Phoenix (N. Y.) .....	1,000,000 00	5,867,562 75	4,370,579 59	1,581,983 16	581,983 16
Phoenix (Conn.) .....	2,000,000 00	5,246,519 08	2,035,670 73	2,310,848 95	310,848 95
Providence Washington .....	400,000 00	1,479,280 95	896,709 56	583,571 39	183,571 39
Queen of America .....	500,000 00	4,039,585 46	2,147,442 32	1,892,144 14	1,392,144 14
Rochester German .....	200,000 00	911,782 84	350,591 22	561,191 62	361,191 62
Security .....	200,000 00	703,481 56	402,467 48	301,014 08	101,014 08
Springfield .....	1,500,000 00	3,845,145 17	1,774,833 40	2,070,311 77	570,311 77
St. Paul .....	500,000 00	2,164,199 44	1,045,540 49	1,118,418 95	618,418 95
Union .....	200,000 00	628,011 92	299,348 13	328,663 79	128,663 79
United Firemen's .....	300,000 00	1,368,629 86	909,539 01	459,090 95	159,090 95
United States .....	250,000 00	667,704 45	333,072 21	334,632 24	84,632 24
Westchester .....	800,000 00	2,032,444 63	1,312,071 89	720,372 73	420,372 73
Williamsburg City .....	250,000 00	1,536,635 97	688,548 41	987,787 56	687,787 56
Total .....	\$36,602,875 00	\$141,741,820 37	\$72,562,729 47	\$69,159,090 90	\$33,556,315 90
MUTUAL COMPANIES OF OTHER STATES.					
Holyoke Mutual .....	\$100,000 00	\$688,898 08	\$314,668 49	\$254,169 59	\$454,169 59
Quincy Mutual .....	-	614,352 90	264,129 87	850,223 53	350,223 53
Traders' and Mechanics' .....	-	690,738 21	338,319 29	351,918 92	351,918 92
Total .....	\$100,000 00	\$2,173,920 19	\$917,617 15	\$1,256,312 04	\$1,156,312 04



## INSURANCE COMMISSIONER'S REPORT.

TABLE No. 2.—Concluded.

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Surplus to policy holders.	Surplus over all liabilities.
COMPANIES OF FOREIGN COUNTRIES.					
British America.....	\$200,000 00	\$1,180,219 52	\$ 888,324 09	\$321,885 43	\$121,886 43
Caledonian.....	200,000 00	2,015,804 33	1,432,069 92	583,804 41	383,804 41
Commercial Union.....	200,000 00	3,506,031 16	2,429,597 68	1,076,433 48	876,433 48
Hamburg Bremen.....	200,000 00	1,422,723 99	902,054 17	520,669 82	320,669 82
Imperial.....	200,000 00	1,900,231 37	1,179,274 52	720,946 85	520,946 85
Lancashire.....	200,000 00	2,307,855 04	1,682,048 93	625,807 11	425,807 11
Lion Fire.....	200,000 00	874,457 40	588,479 97	285,977 43	85,977 43
Liverpool and London and Globe.....	200,000 00	8,670,434 06	5,362,985 07	3,307,448 99	3,107,448 99
London Assurance.....	200,000 00	2,373,648 80	1,269,471 46	1,104,177 34	904,177 34
London and Lancashire.....	200,000 00	2,691,570 52	1,844,632 79	846,937 73	646,937 73
Manchester.....	200,000 00	2,180,629 50	1,571,792 36	608,837 14	408,837 14
Northern Assurance.....	200,000 00	2,012,118 71	1,349,169 48	662,949 23	462,949 23
North British and Mercantile.....	200,000 00	3,833,132 81	2,304,219 33	1,528,913 48	1,328,913 48
Norwich Union.....	200,000 00	2,170,234 39	1,532,890 20	637,344 19	437,344 19
Palatine.....	200,000 00	2,886,238 28	2,300,394 22	585,842 06	385,842 06
Phoenix Assurance.....	200,000 00	2,655,915 83	2,003,540 51	652,375 32	452,375 32
Royal.....	200,000 00	7,454,943 11	5,243,769 28	2,211,173 83	2,011,173 83
Scottish Union and National.....	200,000 00	3,323,521 67	1,575,696 91	1,747,894 76	1,547,894 76
Sun Insurance Office.....	200,000 00	2,479,447 72	1,703,804 38	775,643 34	575,643 34
Union Assurance.....	200,000 00	1,173,041 75	803,411 23	369,630 52	169,630 52
Union Marine.....	200,000 00	591,164 94	147,015 71	444,149 23	244,149 23
Western Assurance.....	200,000 00	1,651,129 98	1,234,060 40	417,069 58	217,069 58
Total.....	\$4,400,000 00	\$26,304,583 88	\$39,318,672 61	\$19,965,911 27	\$15,868,911 27
Aggregate.....	\$40,302,875 00	\$203,740,805 03	\$113,014,688 58	\$60,736,116 45	\$50,423,241 45

TABLE No. 3.

## Income, Expenditures, Premiums and Losses During 1895.

COMPANIES.		Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.
<b>MAINE STOCK COMPANIES.</b>							
Merchants' Union .....		\$ 98,575 91	\$114,349 22	116.06	\$22,387 48	\$85,190 51	92.13
.....		143,345 16	156,174 81	111.12	131,289 61	125,512 96	96.64
Total .....		\$241,921 07	\$273,524 03	113.06	\$223,687 09	\$214,643 49	96.38
<b>STOCK COMPANIES OF OTHER STATES.</b>							
Aetna .....		\$4,347,223 57	\$4,104,430 51	94.41	\$3,868,744 57	\$2,170,636 88	56.11
American (Mass) .....		258,659 51	234,091 15	90.50	226,856 00	124,551 45	52.06
American (N. J.) .....		636,554 02	489,243 95	76.89	522,817 96	227,607 29	43.53
American (Pa.) .....		1,238,840 76	1,304,186 37	100.41	1,184,104 07	826,673 70	69.81
American Central .....		877,543 58	848,664 63	96.71	892,606 25	454,220 25	60.32
Armenia .....		128,729 90	104,842 05	81.44	111,392 36	54,881 65	49.27
Boston Marine .....		969,569 91	855,037 01	88.40	869,434 06	717,638 40	82.54
Buffalo German .....		563,403 06	415,528 55	82.54	420,458 82	266,079 06	49.72
Capital .....		222,862 30	183,837 13	83.39	205,769 03	106,061 91	51.55
Commerce .....		160,001 76	146,968 05	91.85	142,768 18	79,212 14	55.48
Connecticut .....		1,868,147 01	1,681,166 05	87.37	1,763,146 14	936,986 72	53.14
Continental .....		3,740,744 39	3,232,101 11	86.40	3,421,484 48	1,830,789 06	53.51
Delaware .....		877,536 84	906,267 70	103.24	812,004 76	522,943 72	64.40
Equitable .....		287,341 10	242,391 88	84.39	262,833 30	120,075 65	45.69
Fire Association .....		2,717,977 85	2,560,690 22	96.86	2,473,560 81	1,277,629 64	51.65
Fireman's Fund .....		1,731,508 35	1,556,430 30	86.88	1,640,878 94	847,749 98	51.66
Franklin .....		634,859 53	615,222 32	96.91	489,756 87	278,452 30	56.85
German American .....		2,096,283 19	2,735,260 53	91.94	2,740,182 33	1,526,068 14	55.69
Germania .....		1,323,983 43	1,061,801 16	77.75	1,217,914 44	607,512 90	41.67
Granite State .....		324,863 23	316,883 28	97.53	311,002 09	200,857 56	64.58
Greenwich .....		1,064,390 73	1,094,389 16	94.47	1,024,746 68	611,817 13	59.70
Hanover .....		1,630,180 22	1,437,396 54	86.86	1,563,893 99	722,397 19	46.04
Harford .....		6,121,068 72	5,436,396 88	86.58	5,767,366 52	3,384,189 11	56.94
Homes .....		6,383,823 71	4,683,134 15	86.99	4,223,269 01	2,674,182 07	64.26
Insurance Company of North America .....		6,025,007 76	6,007,828 29	96.71	5,640,920 02	3,506,075 19	69.35

STATISTICAL TABLES.

5

TABLE No. 3—Concluded.

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.
<b>Insurance Company, State of Pennsylvania.</b>						
Merchants' (N. Y.)	\$316,149 28	\$310,709 86	98 28	\$285,614 91	\$188,176 86	65 93
Merchants' (N. Y.)	919,883 26	177,894 14	89 47	191,094 06	47,108 34	24 63
Merchants' (R. I.)	985,579 09	855,684 30	86 94	883,449 83	471,698 36	53 58
Merchants' (R. I.)	290,288 93	249,818 31	86 06	270,914 86	184,826 15	68 23
National (Conn.)	2,522,635 03	2,250,236 91	89 20	2,376,583 52	1,300,551 86	54 68
<b>New Hampshire</b>						
Niagara	1,124,119 12	968,461 53	85 97	1,080,121 54	560,765 42	51 44
Ontario	1,710,833 06	1,456,602 48	85 13	1,656,355 06	819,726 22	49 49
Pacific	1,549,457 93	1,360,027 49	87 77	1,463,733 00	824,539 69	56 35
Pennsylvania	388,500 09	368,163 14	94 76	362,408 50	260,205 91	55 26
Phenix (N. Y.)	1,817,168 79	1,494,119 62	82 22	1,620,096 15	829,321 78	50 91
Phenix (Conn.)	4,222,802 55	3,800,819 50	91 42	4,041,527 42	2,345,339 16	58 05
Providence Washington	3,585,790 66	3,455,288 77	107 51	3,332,150 30	2,417,841 43	72 13
Queen of America	1,278,927 39	1,178,564 92	92 16	1,235,321 79	745,886 53	60 38
Rochester German	2,276,155 02	1,908,209 58	83 83	2,153,440 36	1,180,931 95	55 30
Security	428,323 28	371,743 78	86 79	382,349 60	190,205 19	49 75
Springfield	537,122 68	460,236 14	85 68	513,069 41	282,553 11	55 07
St. Paul	2,198,077 25	1,901,200 63	86 85	2,039,141 40	1,113,354 07	54 60
Union	1,420,871 33	1,307,364 28	91 43	1,315,808 56	800,965 48	60 86
United Firemen's	358,829 72	249,866 16	69 63	336,022 53	110,100 66	32 77
United States	347,676 96	308,713 64	87 35	290,465 84	167,843 45	57 83
Westchester	362,658 55	339,272 89	93 55	337,734 04	182,025 29	53 90
Williamsburg City	1,402,794 85	1,352,372 86	94 91	1,331,643 99	785,767 03	59 00
<b>Total</b>	628,107 53	549,477 14	87 48	576,281 85	258,640 82	44 88
<b>MUTUAL COMPANIES OF OTHER STATES.</b>						
Holyoke Mutual	\$201,801 30	\$186,986 24	92 62	\$161,492 83	\$68,974 46	38 99
Quincy Mutual	168,084 84	163,294 44	96 94	141,922 30	46,682 24	32 89
Traders' and Mechanics'	213,756 22	202,306 64	94 64	179,211 52	75,778 57	42 28
<b>Total</b>	\$583,743 36	\$552,589 33	94 40	\$463,616 15	\$185,435 27	38 05
<b>Total</b>	\$76,197,538 33	\$69,201,038 01	89 39	\$70,478,414 14	\$40,241,623 13	54 89

STATISTICAL TABLES.

7

COMPANIES OF FOREIGN COUNTRIES.

British America .....	\$1,310,194 59	\$1,110,071 25	91.73	\$1,173,448 68	\$739,771 87	63.10
Caledonian .....	1,362,311 07	1,467,635 61	106.18	1,307,361 24	884,161 25	76.43
Commercial Union .....	2,514,073 60	2,439,824 73	86.70	2,708,283 15	1,641,104 87	60.60
Hamburg-Bremen .....	1,170,833 52	861,269 19	83.61	1,123,703 86	683,270 82	60.15
Imperial .....	1,345,468 76	1,046,504 25	84.18	1,169,552 42	625,670 35	53.60
Lancashire .....	1,893,690 53	1,793,156 87	91.15	1,893,651 43	1,113,670 61	58.73
Lion Fire .....	526,993 92	530,157 40	91.78	539,635 96	320,645 27	58.49
Liverpool and London and Globe .....	5,754,006 80	4,828,184 61	82.13	5,600,199 27	3,135,982 75	53.01
London Assurance .....	1,593,493 71	1,163,880 96	89.60	1,511,417 20	755,687 70	53.83
London and Lancashire .....	1,361,458 90	1,646,222 41	84.56	1,539,006 64	985,670 08	53.02
Manchester .....	1,534,598 05	1,562,547 18	96.61	1,624,151 55	1,019,739 85	66.91
North Assurance .....	1,994,026 72	1,175,768 29	90.86	1,241,324 38	737,119 42	59.33
North British and Mercantile .....	3,408,009 01	3,118,410 76	87.82	3,266,850 86	1,894,164 47	60.91
Novich Union .....	1,608,160 85	1,428,586 79	88.83	1,623,036 45	1,007,983 79	58.21
Palatine .....	3,119,191 97	2,839,368 69	91.04	3,045,064 97	1,733,174 73	56.92
Phoenix Assurance .....	2,111,635 30	1,833,481 87	86.83	2,043,397 26	1,160,124 88	56.77
Royal .....	5,137,561 57	4,369,042 49	83.09	4,873,373 96	2,723,961 72	55.87
Scottish Union and National .....	1,642,255 04	1,392,268 90	78.69	1,525,787 45	809,379 96	59.94
Sun Insurance Office .....	1,682,693 31	1,476,341 12	87.74	1,591,465 05	910,625 57	57.23
Union Assurance .....	892,467 50	650,367 59	72.86	853,463 32	385,873 07	44.69
Union Marine .....	248,390 59	317,895 90	87.73	231,023 31	173,012 92	74.89
Western Assurance .....	1,854,053 23	1,740,439 17	93.37	1,819,823 19	1,164,422 88	63.98
Total .....	\$43,062,534 43	\$37,585,432 20	88.14	\$41,142,537 03	\$23,632,636 75	59.14
Aggregate .....	\$120,065,136 19	\$107,612,566 56	96.37	\$113,327,265 01	\$64,562,338 67	61.86

TABLE No. 4.  
Assets December 31, 1895.

COMPANIES.	Real estate.	Mortgages.	Stocks and bonds.	Collateral loans.	Cash in office and bank.	Interest due and accrued.	Premiums in course of collection.	All other assets.	Gross assets.
<b>MAINE STOCK COMPANIES.</b>									
Merchants' .....	-	\$55,000 00	\$ 88,539 00	\$30,000 00	\$ 8,257 05	\$4,752 91	\$11,020 65	\$18,859 45	\$216,509 06
Union .....	-	2,875 00	203,368 50	1,500 00	25,926 20	2,290 00	23,928 05	44,134 78	303,292 53
<b>Total .....</b>	<b>-</b>	<b>\$57,875 00</b>	<b>\$291,847 50</b>	<b>\$31,500 00</b>	<b>\$34,183 25</b>	<b>\$7,042 91</b>	<b>\$34,948 70</b>	<b>\$63,074 23</b>	<b>\$630,471 59</b>
<b>STOCK COS. OF OTHER STATES.</b>									
Etienne .....	\$200,000 00	\$36,000 00	\$9,520,069 00	\$ 5,600 00	\$752,512 97	\$ 687 95	\$34,644 96	-	\$11,055,515 98
American (Mass.) .....	-	-	506,457 00	15,000 00	23,375 19	2,594 51	19,924 76	-	567,351 45
American (N. J.) .....	253,977 20	1,470,422 06	764,440 00	-	35,329 63	32,330 61	44,717 94	\$1,982 85	2,603,789 29
American (Pa.) .....	255,014 31	1,101,254 13	739,916 65	55,200 00	86,838 69	22,220 69	91,616 51	7,425 65	2,409,584 53
American Central .....	500,000 00	81,000 00	787,000 00	100,291 33	99,923 31	-	92,970 47	-	1,661,187 11
Armenia .....	46,797 17	242,530 31	24,950 00	8,600 00	7,698 11	5,853 81	23,097 35	459 17	361,968 92
Boston Marine .....	31,740 78	1,059,840 00	1,132,019 00	31,950 00	217,114 22	9,894 55	122,220 88	214,532 56	2,828,940 99
Buffalo German .....	302,112 72	646,360 00	604,379 48	183,200 00	108,859 01	8,674 20	44,982 87	4,893 85	1,778,411 73
Capital .....	100,857 03	57,835 00	170,400 00	-	38,748 41	1,543 75	61,217 35	2,632 54	432,892 04
Commerce .....	75,000 00	76,300 00	164,330 00	10,850 00	36,444 86	800 00	9,266 70	594 62	373,346 38
Connecticut .....	146,525 00	854,750 00	1,760,605 00	12,500 00	153,808 20	-	252,329 69	1,488 80	3,192,001 69
Continental .....	1,082,430 19	107,650 00	4,890,404 00	-	522,287 66	77,569 40	350,737 19	195,749 81	7,216,828 25
Delaware .....	160,060 00	112,200 00	887,249 00	-	69,738 89	1,310 68	166,514 10	16,577 41	1,513,590 06
Equitable .....	129,900 00	125,500 00	280,961 50	-	35,229 00	181 00	43,692 92	1,218 00	616,643 42
Fire Association .....	202,900 00	1,891,929 51	2,466,014 00	52,099 00	311,150 31	63,968 55	516,384 24	4,907 45	5,361,243 06
Fireman's Fund .....	416,700 00	492,245 52	1,710,979 00	178,301 65	153,297 39	12,063 86	399,500 75	75,967 28	3,449,065 89
Franklin .....	279,900 00	233,808 00	2,296,450 00	197,500 00	89,751 27	4,819 38	63,222 93	-	3,169,551 53
German American .....	25,000 00	-	5,782,388 00	-	386,674 09	7,307 67	418,702 82	-	6,580,069 06
Germania .....	455,281 51	265,000 00	2,686,200 25	-	90,789 55	6,191 25	190,784 67	17,348 45	3,713,545 63
Granite State .....	8,700 00	47,480 00	269,841 00	4,000 00	32,560 85	2,636 31	50,601 83	-	415,539 99

# STATISTICAL TABLES.

9

	200,000 00	1,100 00	901,250 00	1,400 00	\$ 85,926 61	\$ 63 00	\$151,658 60	\$21,896 02	\$1,373,318 39
Greenwich.....	480,000 00	32,000 00	1,756,236 00	-	112,088 11	13,561 66	177,483 66	321,896 35	2,583,027 90
Hanover.....	385,775 60	1,316,000 00	5,241,039 00	9,800 00	1,698,291 95	24,177 22	1,042,418 09	21,130 68	9,229,213 09
Hartford.....	1,705,486 91	463,009 13	6,250,545 83	426,050 00	469,914 59	52,185 92	511,394 45	3,902 61	9,853,628 54
Insurance Co. of North America..	401,205 63	2,454,733 76	4,748,630 38	13,400 00	759,625 86	40,473 66	828,923 56	240,680 59	9,487,673 53
Insurance Company, State of Pa..	386,865 38	66,250 00	185,590 83	-	76,557 66	3,011 91	61,813 67	30,476 45	750,395 80
Mercantile.....	-	90,000 00	452,658 00	-	47,494 19	1,836 76	22,704 93	82 74	616,178 10
Merchants' (N. J.).....	302,948 25	985,400 00	636,800 00	6,500 00	70,191 61	11,443 40	127,419 37	1,551 31	1,452,283 94
Merchants' (R. I.).....	-	84,800 00	327,305 00	7,165 50	41,168 59	2,658 02	25,748 75	13,324 91	516,170 77
National (Conn.).....	263,480 75	685,563 97	2,368,683 00	-	225,280 80	16,104 34	401,115 86	-	3,860,141 74
New Hampshire.....	44,250 00	589,476 66	1,374,665 00	66,700 00	100,345 67	-	168,061 15	-	2,342,918 48
Niagara.....	985,500 00	25,150 00	785,310 00	-	156,670 61	3,156 45	191,047 31	35,045 34	2,189,879 71
Orient.....	48,319 86	183,414 30	1,696,155 14	6,930 00	118,761 18	12,478 54	965,511 86	732 47	2,242,203 45
Pacific.....	-	240,500 00	387,761 00	-	24,811 94	5,511 88	57,211 91	207 01	736,063 74
Pennsylvania.....	162,500 00	877,820 00	2,896,139 00	197,200 00	76,971 17	13,656 12	215,637 66	1,399 20	4,461,523 15
Phoenix (N. Y.).....	478,000 00	120,600 00	3,917,397 50	-	499,903 67	12,323 75	706,344 60	225,991 23	5,991,562 75
Phoenix (Conn.).....	476,917 68	225,340 29	3,862,233 00	31,700 00	169,040 12	15,089 85	443,176 87	22,971 87	6,246,519 68
Providence Washington.....	-	-	1,186,340 00	-	66,109 21	-	178,221 41	48,610 33	1,479,280 96
Queen of America.....	25,000 00	-	3,863,686 83	-	314,629 45	46,222 96	290,028 02	1,007 17	4,089,586 46
Rochester German.....	191,865 73	349,115 00	224,100 00	-	90,465 21	10,367 03	56,879 87	-	911,782 84
Security.....	78,600 00	132,145 00	329,368 73	13,070 00	64,650 29	2,576 90	78,973 04	4,187 60	703,481 56
Springfield.....	134,000 00	621,725 00	2,665,772 00	57,086 20	187,188 14	83,892 66	239,461 01	1,005 16	3,845,145 17
St. Paul.....	458,827 19	506,499 33	613,430 00	248,506 03	116,322 91	-	190,110 37	27,863 01	2,164,969 44
Union.....	160,000 00	9,800 00	356,318 52	12,500 00	26,521 06	1,368 34	68,709 63	2,194 37	628,011 92
United Firemen's.....	138,350 00	690,853 94	341,285 00	79,000 00	68,152 70	15,238 27	38,226 12	7,390 93	1,368,629 86
United States.....	-	312,500 00	247,690 00	-	46,837 20	3,285 51	57,240 62	301 12	697,704 45
Westchester.....	307,000 00	474,100 00	1,092,900 00	-	112,236 80	4,473 23	231,744 59	-	2,032,444 62
Williamsburg City.....	629,000 00	298,050 00	484,820 00	6,200 00	30,792 74	4,995 66	77,112 30	7,734 27	1,536,635 97
Total.....	\$12,906,657 88	\$19,872,609 84	\$86,067,906 77	\$2,049,809 71	\$81,560,378 48	\$613,771 31	\$10,354,312 15	\$1,296,692 23	\$141,741,620 37
MUTUAL COS. OF OTHER STATES.									
Holyoke Mutual.....	\$52,275 00	\$106,250 00	\$683,240 25	\$121,800 00	\$10,729 09	\$11,615 38	\$ 4,728 36	-	\$889,338 06
Quincy Mutual.....	17,000 00	61,300 00	355,497 00	23,150 00	38,118 20	7,456 53	12,881 17	\$300 00	614,352 93
Traders' and Mechanics'.....	-	161,639 00	354,364 00	23,150 00	42,252 02	6,420 61	22,692 44	-	610,996 07
Total.....	\$69,275 00	\$328,189 00	\$1,393,091 25	\$144,950 00	\$31,069 31	\$23,462 52	\$40,201 97	\$300 00	\$2,094,099 05

## INSURANCE COMMISSIONER'S REPORT.

TABLE No. 4—Concluded.

COMPANIES.	Real estate.	Mortgages.	Stocks and bonds.	Collateral loans.	Cash in office and bank.	Interest accrued.	Premiums in course of collection.	All other assets.	Gross assets.
<b>COS. OF FOREIGN COUNTRIES.</b>									
British America.....	—	—	\$ 946,550 52	—	\$ 30,483 98	\$ 9,365 00	\$177,720 50	\$16,089 52	\$1,180,219 52
Caledonian.....	—	\$50,000 00	1,634,412 50	—	187,877 64	17,621 65	112,295 65	13,396 89	2,015,964 33
Commercial Union.....	\$870,386 85	—	1,628,657 50	—	535,922 07	23,212 48	418,487 30	29,356 96	3,506,031 16
Hamburg Bremen.....	—	—	1,260,675 00	\$20,000 00	333,710 68	1,000 00	107,338 31	—	1,422,723 99
Imperial.....	476,634 70	—	1,097,703 33	—	182,004 33	5,091 67	186,013 84	2,773 50	1,900,221 37
<b>Lancashire</b>									
Lancashire.....	385,535 72	—	1,549,592 50	—	128,331 49	—	244,436 33	—	2,307,856 04
Lion Fire.....	—	192,350 00	452,692 50	—	134,245 50	10,639 89	63,959 51	—	874,457 40
Liverpool and London and Globe	—	3,388,318 64	1,991,025 00	—	413,291 18	48,184 14	845,782 10	29,833 00	8,670,434 06
London Assurance.....	—	15,000 00	1,837,245 00	—	249,569 35	5,889 59	218,663 82	47,290 03	2,373,648 80
London and Lancashire.....	296,125 00	—	1,997,489 00	—	89,402 24	—	289,839 03	15,715 25	2,691,570 52
<b>Manchester</b>									
Manchester.....	—	—	1,808,070 00	—	67,441 00	6,697 50	297,072 00	1,349 00	2,180,629 50
Northern Assurance.....	115,000 00	—	1,584,962 07	—	87,925 67	3,850 00	216,243 84	4,117 13	2,012,118 71
North British and Mercantile.....	—	450,000 00	2,714,629 00	—	201,211 15	54,057 00	408,196 79	5,038 87	3,833,132 81
Norwich Union.....	—	40,000 00	1,723,689 17	—	251,220 41	130 00	135,165 35	9 46	2,170,254 39
Palatine.....	—	50,000 00	1,835,151 00	—	597,268 70	200 00	383,616 58	—	2,836,236 38
<b>Phoenix Assurance</b>									
Phoenix Assurance.....	—	—	1,757,485 00	—	673,292 72	—	217,929 78	7,208 33	2,635,915 93
Royal.....	1,766,156 24	291,000 00	4,232,165 00	—	478,536 83	4,484 99	656,984 27	25,065 78	4,434,943 11
Scottish Union and National.....	24,389 94	1,463,689 68	1,241,153 65	—	287,164 24	38,915 84	233,566 70	2,610 22	3,323,321 77
Sun Insurance Office.....	270,000 00	204,975 83	1,311,810 00	—	173,134 08	24,731 24	287,018 07	1,778 50	2,473,447 72
Union Assurance.....	—	—	982,768 50	—	46,707 89	—	143,565 36	—	1,173,041 75
<b>Union Marine</b>									
Union Marine.....	—	—	539,804 80	—	11,119 74	—	37,930 50	2,919 81	591,164 94
Western Assurance.....	—	20,000 00	1,106,107 98	—	214,304 25	—	274,740 25	23,977 00	1,631,129 96
<b>Total</b>	\$4,950,297 45	\$6,367,984 15	\$35,475,740 42	\$20,000 00	\$4,992,186 15	\$254,800 99	\$5,995,965 97	\$238,558 75	\$59,304,583 89
<b>Aggregate</b>	\$13,865,290 33	\$26,627,067 99	\$123,229,087 94	\$2,246,259 71	\$13,077,847 19	\$901,197 73	\$16,425,448 79	\$1,568,835 21	\$203,660,974 89

TABLE No. 5.  
Liabilities, December 31, 1895.

COMPANIES.	LOSSES.			Unearned premiums.	Special deposits in excess of liabilities thereon.	All other liabilities.	Total liabilities except capital.
	Adjusted.	Unadjusted.	Resisted.				
MAINE STOCK COMPANIES.							
Merchants' Union .....	-	\$23,601 41 31,662 31	-	\$60,366 67 90,118 96	-	\$ 500 00	\$83,488 06 112,211 27
Total .....	-	\$44,663 72	-	\$150,485 63	-	\$ 500 00	\$196,669 35
STOCK COMPANIES OF OTHER STATES.							
Zetna .....	\$61,200 73	\$285,073 45	\$52,596 01	\$3,026,590 39	\$86,639 64	\$317,488 20	\$3,730,281 42
American (Mass.) .....	1,306 95	18,461 14	3,997 00	148,976 55	-	8,087 06	140,229 60
American (N. J.) .....	14,477 97	30,023 38	6,900 00	483,073 82	-	10,890 21	550,368 38
American (Pa.) .....	19,556 07	122,549 85	26,128 19	892,857 95	45,006 63	577,374 58	1,645,472 27
American Central .....	28,511 83	73,506 77	30,361 30	662,000 01	47,153 56	13,945 57	867,069 14
Armenia .....	4,490 95	8,039 67	3,416 66	84,323 46	-	5,553 47	106,544 21
Boston Marine .....	*224,349 68	-	347,691 07	333,599 99	-	-	572,040 07
Buffalo German .....	3,180 68	17,705 00	2,900 00	353,696 99	-	8,601 00	365,486 67
Capital .....	13,376 17	14,345 10	706 00	135,913 24	-	42,165 19	206,489 70
Commerce .....	-	8,440 00	2,380 00	96,913 35	-	2,214 20	108,947 55
Connecticut .....	-	317,893 49	33,858 51	1,375,050 28	109,984 00	59,000 00	1,765,226 28
Continental .....	-	58,767 64	38,757 00	3,521,736 36	40,581 71	302,579 52	4,251,601 83
Delaware .....	1,896 00	43,160 00	8,500 00	491,884 91	30,029 83	86,996 80	671,346 54
Equitable .....	2,703 00	1,863 00	2,940 00	192,041 47	-	6,342 25	216,011 72
Fire Association .....	136,564 33	129,095 03	51,370 68	1,864,618 25	54,676 84	2,103,620 83	4,352,945 30
Fireman's Fund .....	31,409 43	82,431 80	11,650 00	1,218,571 74	35,757 64	117,827 63	1,497,648 43
Franklin .....	15,713 82	24,333 00	1,500 00	454,851 00	-	1,302,697 52	1,699,057 44
German American .....	66,878 99	242,237 03	59,615 96	2,591,902 88	97,625 98	206,346 48	3,194,008 44
Germania .....	55,531 36	29,801 25	13,448 48	1,248,325 83	60,061 85	60,061 85	1,449,444 30
Granite State .....	7,284 03	9,542 00	3,500 00	136,473 94	-	8,638 61	186,458 60

\*Includes unadjusted and restated.



TABLE No. 5—Concluded.

COMPANIES.	LOSSES.		Unearned premiums.	Special deposits in excess of liabilities thereon.	All other liabilities.	Total liabilities except capital.
	Adjusted.	Unadjusted.				
Greenwich . . . . .	\$22,509 00	\$137,923 89	\$41,061 31	\$ 6,111 80	\$28,876 50	\$ 978,332 23
Hanover . . . . .	91,741 62	79,251 21	18,686 22	51,908 44	29,777 94	1,367,070 95
Hartford . . . . .	183,331 62	314,770 17	90,929 29	130,574 40	160,000 00	5,208,863 93
Home . . . . .	434,337 41	434,337 41	48,164 02	1,374 00	180,762 72	5,150,147 23
Insurance Company of North America . . . . .	50,330 12	322,083 86	50,634 60	106,313 20	862,803 89	4,571,975 24
Insurance Company, State of Pennsylvania . . . . .	2,175 67	19,818 06	-	-	256,004 47	460,173 13
Mercantile . . . . .	-	23,985 00	1,250 00	-	7,574 28	179,829 43
Merchants' (N. J.) . . . . .	70,391 07	19,517 20	20,083 99	-	36,774 77	801,680 33
Merchants' (R. I.) . . . . .	3,948 68	13,896 43	2,778 00	-	3,804 98	214,404 85
National (Conn.) . . . . .	94,213 53	84,228 39	32,131 77	76,866 92	111,217 92	2,223,810 91
New Hampshire . . . . .	46,832 54	66,800 00	10,000 00	-	33,612 23	1,024,909 10
Niagara . . . . .	1171,523 85	-	1,175,813 62	55,000 00	40,420 72	1,442,767 19
Orient . . . . .	-	161,811 74	28,456 57	84,438 33	46,406 31	1,312,803 83
Pacific . . . . .	18,470 33	30,956 44	6,980 33	-	21,906 45	342,280 58
Pennsylvania . . . . .	46,737 43	94,344 65	17,187 67	14,577 00	786,964 62	2,292,318 49
Phoenix (N. Y.) . . . . .	-	231,804 62	43,126 00	56,353 78	234,021 25	4,379,579 09
Phoenix (Conn.) . . . . .	*283,990 37	99,420 36	48,451 06	114,094 46	-	2,835,670 73
Providence Washington . . . . .	5,585 97	99,420 36	742,571 67	-	41,737 83	886,706 66
Queen of America . . . . .	66,679 27	125,602 49	36,126 08	126,779 00	96,618 52	2,147,442 82
Rochester German . . . . .	5,660 51	22,030 83	-	259,145 83	1,390 64	330,691 23
Security . . . . .	20,499 36	17,498 08	3,000 00	342,824 84	18,644 50	402,467 48
Springfield . . . . .	64,890 92	94,548 60	24,831 75	1,510,305 33	35,919 10	1,774,883 40
St. Paul . . . . .	32,558 38	73,160 24	13,333 50	886,983 64	28,516 55	1,045,540 49
Union . . . . .	9,357 97	24,116 77	2,525 00	215,478 88	47,869 51	286,248 13
United Firemen's . . . . .	8,161 59	18,708 12	7,270 47	191,586 00	683,807 83	909,339 01
United States . . . . .	23,054 88	37,492 71	7,560 00	246,503 99	31,561 27	333,073 21
Westchester . . . . .	23,319 39	77,632 76	1,102,311 48	53,948 01	48,280 23	1,312,071 99
Williamsburg City . . . . .	16,492 04	29,919 92	3,910 88	-	20,421 35	686,948 41
Total . . . . .	\$2,172,686 92	\$4,342,355 97	\$926,479 26	\$1,540,468 04	\$6,847,247 35	\$7,582,729 47

STATISTICAL TABLES.

13

MUTUAL COMPANIES OF OTHER STATES.

Holyoke Mutual.....	\$ 191 62	\$1,458 00	-	\$309,495 46	-	\$3,583 41	\$314,668 49
Quincy Mutual.....	-	4,543 43	-	255,495 84	-	4,100 00	264,129 27
Traders' and Mechanics' .....	*1,616 54	-	-	339,691 36	-	7,311 49	338,519 59
Total .....	\$1,798 16	\$6,001 43	-	\$384,872 66	-	\$15,004 90	\$391,617 15
COMPANIES OF FOREIGN COUNTRIES.							
British America .....	\$ 45,441 16	\$ 96,735 64	\$14,117 66	\$ 584,567 86	\$ 73,471 16	\$46,970 54	\$ 585,324 09
Caledonia .....	118,692 29	44,400 19	10,136 16	1,085,160 96	120,343 97	46,327 25	1,452,099 22
Continental Union .....	7,902 19	133,191 00	15,206 00	1,767,189 41	63,468 97	125,645 71	3,426,367 63
Hamburg-Breton .....	2,300 40	68,000 00	15,030 00	737,697 84	205,811 51	17,870 72	962,034 17
Imperial .....	17,680 88	46,067 36	11,067 14	675,667 96	205,878 27	26,003 61	1,175,274 92
Lancashire .....	70,460 18	119,933 00	38,589 85	1,963,911 57	144,234 28	45,000 00	1,682,048 98
Lion Fire .....	17,841 85	33,630 40	9,634 20	4,390,743 69	145,773 16	11,799 57	5,928,479 87
Liverpool and London and Globe .....	3,446 54	468,708 00	14,430 00	4,075,775 63	61,693 57	645,060 33	5,892,343 77
London Assurance .....	166,864 00	40,073 00	23,833 00	945,325 31	194,949 63	38,436 53	1,369,471 46
London and Lancashire .....	24,272 60	74,277 09	36,332 40	1,504,255 56	133,086 32	72,388 82	1,644,632 79
Manchester .....	93,374 32	60,133 55	51,225 33	1,199,476 96	111,263 57	56,118 61	1,371,792 26
Northern Assurance .....	17,773 76	76,179 11	27,131 96	1,085,604 90	122,000 03	70,419 73	1,349,168 48
North British and Mercantile .....	64,073 21	146,574 19	39,369 82	1,898,577 63	153,897 01	100,727 47	2,304,519 33
Norwich Union .....	119,464 53	-	-	1,191,428 75	112,386 92	\$2,660 00	1,532,380 20
Palatine .....	39,774 35	271,253 21	30,731 13	1,770,738 86	32,478 41	155,398 24	2,300,394 22
Phoenix Assurance .....	34,332 00	182,855 00	21,801 00	1,511,377 15	105,344 44	149,640 92	2,003,540 51
Royal .....	59,410 06	372,878 75	73,562 86	4,065,185 12	-	671,832 39	5,943,769 28
Scottish Union and National .....	64,401 50	104,894 00	19,849 50	1,138,253 13	124,602 73	138,625 25	1,575,026 91
Sun Insurance Office .....	85,238 50	60,377 00	24,508 25	1,413,057 78	50,849 72	68,788 13	1,703,894 38
Union Assurance .....	20,967 86	96,164 26	2,131 77	491,534 23	153,045 25	39,497 77	633,411 23
Union Marine .....	86,250 75	-	-	45,851 15	-	14,904 81	147,015 71
Western Assurance .....	*153,242 84	-	23,502 02	916,780 75	104,729 12	35,835 67	1,234,080 40
Total .....	\$1,461,293 96	\$2,562,422 02	\$674,154 24	\$29,969,005 78	\$2,660,881 18	\$2,660,875 43	\$39,313,672 61
Aggregate .....	\$3,635,626 64	\$6,855,463 14	\$1,600,633 50	\$55,767,596 40	\$3,601,359 23	\$11,453,727 68	\$113,014,688 58

\*Includes unadjusted and restated.

†Includes unadjusted and restated.

TABLE No. 6.  
Income During 1895.

COMPANIES.	NET PREMIUMS.		Interest on mortgages.	Interest and dividends from all other sources.	All other income.	Total income.
	Fire.	Marine.				
MAINE STOCK COMPANIES.						
Merchants' Union .....	-	\$ 92,387 48 181,286 61	-	\$ 6,178 43 11,955 55	-	\$ 98,575 91 143,245 16
Total .....	-	\$223,687 09	-	\$18,133 98	-	\$241,821 07
STOCK COMPANIES OF OTHER STATES.						
Ettna .....	\$3,685,518 13	\$173,226 44	\$1,960 00	\$472,880 18	\$3,638 82	\$4,347,223 57
American (Mass.) .....	256,898 00	-	-	21,801 51	-	258,699 51
American (N. J.) .....	522,817 96	-	76,641 78	33,763 18	1,841 10	636,564 02
American (Pa.) .....	1,184,164 07	-	59,485 06	41,077 06	14,113 87	1,298,840 76
American Central .....	892,686 25	-	-	52,892 41	22,045 92	877,543 58
Armenia .....	111,392 36	-	12,692 12	1,500 00	3,175 42	124,739 90
Boston Marine .....	-	896,434 06	41,475 06	56,176 89	2,483 28	998,569 91
Buffalo German .....	490,485 82	-	32,402 98	27,833 45	22,661 51	563,408 06
Capital .....	905,789 08	-	3,729 92	7,328 89	6,014 46	922,862 30
Commerce .....	143,768 18	-	3,396 67	8,680 25	5,166 66	160,901 76
Connecticut .....	1,783,146 14	-	50,410 35	74,580 52	-	1,888,147 01
Continental .....	3,421,464 48	-	6,044 96	273,107 53	40,107 62	3,740,744 59
Delaware .....	686,660 44	196,344 32	6,240 08	48,422 83	11,169 07	877,896 84
Equitable .....	381,463 83	1,349 57	6,352 76	13,527 97	4,627 07	387,241 10
Fire Association .....	2,473,560 81	-	111,263 09	128,481 24	4,673 71	2,717,977 85
Fireman's Fund .....	1,458,083 76	181,790 18	26,897 02	104,456 24	19,168 15	1,791,503 35
Franklin .....	488,196 87	-	14,842 73	120,519 64	9,750 29	634,409 53
German American .....	2,740,182 33	-	-	256,100 86	-	2,996,283 19
Germania .....	1,217,914 44	-	12,025 04	125,963 97	-	1,355,903 45
Granite State .....	311,002 00	-	2,407 06	11,444 09	-	324,853 23

Greenwich .....	892,047 18	132,699 50	139 16	42,379 87	17,125 03	1,064,390 73
Hanover .....	1,563,862 99	-	1,126 67	69,176 58	16,013 86	1,690,180 92
Hartford .....	5,767,366 52	-	76,839 52	268,980 79	1,621 39	6,121,068 02
Home .....	4,740,366 61	188,019 40	26,783 35	811,454 26	117,297 15	5,868,823 77
Insurance Company of North America.....	4,925,364 49	1,616,555 53	147,994 00	227,977 26	8,116 47	6,026,007 75
Insurance Company State of Pennsylvania.....	286,614 21	-	3,070 17	7,738 13	9,719 77	316,142 35
Mercantile .....	187,329 09	3,734 97	3,624 62	18,169 57	-	212,858 25
Merchants' (N. J.) .....	982,442 35	-	10,867 47	30,296 88	16,005 69	986,572 09
Merchants' (R. I.) .....	270,914 89	-	4,457 99	14,916 05	-	280,298 93
National (Conn.) .....	2,378,838 52	-	39,519 64	104,576 87	-	2,922,050 03
New Hampshire .....	1,080,121 54	-	29,412 23	64,585 35	-	1,194,119 12
Niagara .....	1,655,616 03	769 03	1,415 00	32,143 56	20,964 44	1,710,853 06
Orient .....	1,886,616 18	77,136 82	10,552 27	74,136 25	1,016 41	1,949,457 83
Pacific .....	362,406 50	-	12,231 69	13,860 00	-	386,500 09
Pennsylvania .....	1,629,086 15	-	38,539 26	147,327 09	2,205 69	1,817,168 79
Phoenix (N. Y.) .....	4,041,527 42	-	6,298 44	158,943 93	15,032 76	4,292,802 55
Phoenix (Conn.) .....	3,352,150 39	-	10,032 57	190,074 01	33,523 69	3,566,740 66
Providence Washington .....	862,003 34	373,318 45	-	44,605 60	-	1,279,927 89
Queen of America .....	2,183,440 36	-	-	122,714 66	-	2,278,156 02
Rochester German .....	362,349 60	-	16,579 09	8,608 85	20,435 74	428,523 26
Security .....	460,249 94	62,839 47	7,073 92	16,969 35	-	537,122 68
Springfield .....	2,635,341 46	-	18,354 89	126,761 26	4,888 98	2,780,077 35
St. Paul .....	1,121,824 61	186,963 96	38,412 49	67,157 75	8,482 53	1,428,501 35
Union .....	356,022 53	-	495 00	16,863 47	6,739 22	368,922 72
United Firemen's .....	260,460 84	-	34,081 09	22,304 48	238 54	347,079 35
United States .....	816,906 16	21,527 85	90,543 26	4,293 25	-	909,658 53
Worcester .....	1,321,643 96	-	23,496 53	45,380 37	988 96	1,402,794 95
Williamsburg City .....	576,281 85	-	14,490 85	22,260 85	15,073 96	628,107 53
Total .....	\$66,466,684 80	\$4,011,729 34	\$1,072,115 46	\$4,155,816 27	\$490,692 46	\$76,197,038 33
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke Mutual .....	\$161,492 33	-	\$4,142 75	\$33,543 00	\$2,733 22	\$201,961 30
Quincy Mutual .....	141,922 30	-	3,208 69	20,060 36	2,803 36	168,044 84
Traders' and Mechanics' .....	178,211 52	-	11,942 55	21,091 50	1,510 65	\$18,756 52
Total .....	\$482,616 15	-	\$19,393 99	\$74,684 86	\$7,047 36	\$668,742 96

TABLE No. 6—Concluded.

COMPANIES.	NET PREMIUMS.		Interest on mortgages.	Interest and dividends from all other sources.	All other income.	Total income.
	Fire.	Marine.				
COMPANIES OF FOREIGN COUNTRIES.						
British America.....	\$ 984,887 49	\$187,561 19	—	\$37,745 91	—	\$1,210,194 59
Caledonian.....	1,307,561 24	—	—	74,652 83	—	1,382,214 07
Commercial Union.....	2,504,565 88	203,717 27	—	76,148 20	\$29,642 15	2,814,073 50
Hamburg-Bremen.....	1,123,703 86	—	—	47,178 66	—	1,170,882 52
Imperial.....	1,169,502 42	—	—	37,267 68	36,689 66	1,243,469 76
Lancashire.....	1,896,651 43	—	—	65,964 26	3,443 83	1,896,069 52
Lion Fire.....	538,655 99	—	\$ 10,149 72	17,863 21	—	566,668 92
Liverpool and London and Globe.....	5,600,129 27	—	148,220 97	71,223 20	59,735 36	6,375,306 80
London Assurance.....	827,385 75	384,031 45	675 00	74,750 51	—	1,283,842 71
London and Lancashire.....	1,859,006 64	—	—	81,372 73	11,107 53	1,951,486 90
Manchester.....	1,524,151 55	—	—	60,417 50	—	1,584,569 05
Northern Assurance.....	1,241,324 38	—	—	52,702 34	—	1,294,026 72
North British and Mercantile.....	2,265,850 86	—	9,000 00	125,557 51	6,863 64	2,406,402 01
Norwich Union.....	1,525,426 45	—	1,800 00	65,479 91	15,454 49	1,648,160 85
Palatine.....	3,045,064 97	—	3,000 00	71,107 00	—	3,119,191 97
Phoenix Assurance.....	2,043,397 26	—	—	68,238 04	—	2,111,635 30
Royal.....	4,875,372 96	—	15,367 66	186,994 03	59,926 92	5,137,591 57
Scottish Union and National.....	1,528,797 45	—	72,645 56	40,813 03	—	1,643,256 04
Sun Insurance Office.....	1,591,465 06	—	18,406 26	62,977 75	9,920 25	1,692,696 31
Union Assurance.....	863,462 32	—	—	25,005 18	—	888,467 50
Union Marine.....	—	221,022 31	—	16,301 64	1,036 44	245,380 59
Western Assurance.....	1,504,003 87	315,818 52	—	44,211 04	—	1,864,033 23
Total.....	\$20,820,367 09	\$1,322,150 04	\$279,264 17	\$1,407,973 36	\$232,760 27	\$43,063,534 43
Aggregate.....	\$106,769,688 04	\$5,557,568 97	\$1,370,773 62	\$5,656,607 47	\$730,500 09	\$120,065,136 19

TABLE No. 7.  
Expenditures During 1895.

COMPANIES.	NET LOSSES.		Dividends.	Commissions and brokerage	Salaries.	Taxes.	All other expenditures.	Total expenditures
	Fire.	Marine.						
MAINE STOCK COMPANIES.								
Merchants' Union.....	-	\$86,180 51 129,512 98	\$8,000 00 13,000 00	\$14,757 36 9,890 66	\$5,860 00 4,590 00	-	\$2,501 35 5,221 17	\$114,349 23 199,174 81
Total .....	-	\$214,643 49	\$21,000 00	\$24,618 02	\$8,640 00	-	\$4,722 52	\$273,524 08
STOCK COMPANIES OF OTHER STATES.								
Aetna .....	\$2,049,732 19	\$130,904 69	\$70,000 00	\$615,970 96	\$295,304 42	\$74,785 39	\$284,732 97	\$4,104,490 51
American (Mass.) .....	194,651 45	-	18,133 00	50,476 73	24,266 41	5,889 53	10,725 08	234,091 15
American (N. J.) .....	237,607 29	-	61,325 25	97,292 85	50,176 34	21,796 64	31,365 59	486,243 96
American (Pa.) .....	826,672 70	-	27,500 00	213,185 64	108,750 00	32,088 97	100,966 06	1,304,185 87
American Central.....	484,220 25	-	60,000 00	123,265 97	64,968 11	16,828 20	96,232 10	845,664 63
Armenia .....	54,881 65	-	222 00	31,789 69	5,600 00	3,140 03	9,206 68	104,842 05
Boston Marine .....	-	717,636 40	100,000 00	15,556 41	64,835 50	6,851 53	60,634 87	965,637 01
Buffalo German .....	209,079 06	-	50,000 00	87,195 15	26,624 27	8,266 88	32,463 18	415,536 55
Capital .....	106,061 91	-	8,000 00	52,737 38	6,574 72	4,396 68	8,246 44	185,837 13
Commerce .....	78,212 14	-	12,000 00	27,806 72	11,663 97	7,768 62	8,524 61	146,968 08
Connecticut .....	886,946 72	-	100,000 00	311,373 81	137,643 73	38,407 75	136,755 55	1,661,166 06
Continental.....	1,880,789 06	-	103,961 50	671,646 76	296,656 85	65,255 12	213,791 62	3,232,101 11
Delaware .....	365,024 86	167,918 76	42,172 50	168,413 44	74,566 25	30,075 63	78,067 16	946,267 70
Equitable .....	119,850 04	125 61	18,860 50	49,961 27	22,890 73	9,480 16	21,158 57	242,391 82
Fire Association .....	1,277,629 54	-	200,000 00	621,914 86	300,415 68	57,848 86	3,061 10	2,360,590 22
Fireman's Fund .....	724,063 97	123,696 29	120,000 00	224,985 86	179,037 74	30,701 61	154,065 84	1,556,490 30
Franklin .....	278,423 30	-	96,890 00	88,278 84	38,140 00	20,960 86	69,150 11	615,322 32
German American .....	1,526,068 14	-	200,000 00	467,813 94	175,528 79	72,110 08	378,719 06	2,755,360 53
Germania .....	507,512 90	-	100,000 00	194,621 43	136,865 77	26,743 36	87,267 70	1,061,501 16
Granite State.....	200,857 56	-	12,000 00	60,133 86	10,690 00	6,467 60	26,674 26	316,533 29

TABLE No. 7—Concluded.

COMPANIES.	NET LOSSES.		Dividends.	Commissions and brokerage	Salaries.	Taxes.	All other expenditures.	Total expenditures
	Fire.	Marine.						
Greenwich .....	\$58,778 51	\$128,088 62	\$30,000 00	\$180,831 06	\$102,279 84	\$14,886 04	\$84,445 07	\$1,094,369 16
Hanover .....	722,397 81	—	70,000 00	284,375 69	138,740 13	34,269 04	127,813 43	1,257,686 24
Hartford .....	3,294,198 11	—	325,000 00	960,377 44	431,902 87	107,310 18	432,928 58	1,531,308 28
Home .....	2,587,036 81	77,145 26	300,150 00	882,771 07	399,5 2 86	88,827 59	337,650 57	4,083,134 16
Insurance Company of North America...	2,138,554 20	1,766,520 99	380,000 00	1,001,130 15	247,878 73	117,983 74	335,380 46	6,007,828 29
Insurance Co., State of Pennsylvania. ..	188,176 56	—	10,000 00	74,410 21	15,307 96	3,523 30	19,285 33	310,702 36
Mercantile .....	71,407 83	236 51	23,802 00	42,726 46	19,143 42	3,825 44	16,630 48	177,884 14
Merchants' (N. J.) .....	471,603 25	—	24,000 00	173,571 80	45,238 69	32,500 00	106,670 36	855,584 20
Merchants' (R. I.) .....	134,828 15	—	12,000 00	52,575 49	41,531 18	7,687 59	1,186 80	249,818 31
National (Conn.) .....	1,300,551 38	—	100,000 00	425,554 77	178,753 83	63,468 65	181,306 18	2,350,286 91
New Hampshire .....	560,765 42	—	64,000 00	207,359 59	47,327 44	30,060 88	56,934 20	986,461 53
Niagara .....	781,715 44	88,010 78	50,142 50	284,654 71	148,389 56	34,670 74	118,628 75	1,456,602 48
Orient .....	740,226 38	84,623 31	40,000 00	292,384 56	104,928 10	28,751 56	78,203 58	1,380,027 49
Pacific .....	200,265 21	—	20,000 00	77,326 77	33,698 88	9,116 48	27,783 80	368,162 14
Pennsylvania .....	829,321 78	—	60,000 00	380,786 74	87,098 00	37,844 32	96,126 88	1,484,119 92
Phoenix (N. Y.) .....	2,345,338 16	—	100,000 00	651,169 92	306,581 43	77,551 28	380,177 71	3,860,819 50
Phoenix (Conn.) .....	2,417,841 48	—	32,000 00	549,619 73	190,714 35	75,180 23	338,862 86	3,855,288 77
Providence Washington .....	466,040 31	279,846 22	32,000 00	236,515 29	82,556 79	24,947 23	67,659 06	1,178,564 93
Queen of America .....	1,180,951 95	—	60,000 00	334,178 88	166,150 92	50,462 21	126,445 62	1,908,209 58
Rochester German .....	180,205 19	—	20,000 00	87,203 87	28,128 18	13,293 33	32,974 21	271,743 76
Security .....	225,810 80	52,772 31	12,000 00	113,886 46	47,363 04	4,904 53	—	460,286 14
Springfield .....	1,113,354 07	—	150,000 00	280,239 78	83,712 00	62,167 47	183,737 31	1,901,200 63
St. Paul .....	652,580 03	148,275 45	60,000 00	283,307 33	63,553 43	27,581 61	82,076 43	1,207,384 26
Union .....	*110,100 66	—	6,344 20	62,619 46	9,130 76	30,884 44	349,886 18	948,886 18
United Firemen's .....	167,943 45	—	97,000 00	57,484 03	90,238 14	7,807 63	33,254 40	303,713 64
United States .....	171,627 69	10,387 60	15,000 00	52,583 74	25,094 21	6,840 97	27,628 68	338,373 89
Westchester .....	785,767 03	—	30,000 00	272,373 86	46,575 14	80,218 50	166,739 43	1,352,372 86
Williamsburg City .....	298,640 82	—	49,250 00	136,606 86	63,557 74	6,028 29	35,388 43	549,477 14
Total .....	\$56,535,408 38	\$3,706,219 80	\$4,404,559 45	\$12,541,693 07	\$5,311,915 90	\$1,552,986 84	\$65,246,295 62	\$99,201,088 01

STATISTICAL TABLES.

19

MUTUAL COMPANIES OF OTHER STATES.

Holyoke Mutual.....	\$67,574 46	-	\$76,456 91	\$35,007 51	\$15,875 00	\$2,390 24	\$4,334 13	\$196,986 24
Quincy Mutual.....	46,682 24	-	72,360 57	22,606 79	11,621 75	2,786 18	7,083 91	163,394 44
Traders' and Mechanics'.....	75,776 57	-	77,821 46	26,751 94	11,840 00	2,043 19	8,071 49	203,306 64
Total.....	\$188,433 27	-	\$226,638 94	\$74,366 24	\$39,536 75	\$7,123 61	\$19,499 51	\$552,599 52

COMPANIES OF FOREIGN COUNTRIES.

British America.....	\$545,507 57	\$194,364 30	-	\$294,304 13	\$24,875 26	\$28,325 12	\$95,894 86	\$1,110,071 26
Caledonian.....	844,161 25	-	-	369,164 89	74,610 88	47,338 73	100,305 86	1,467,636 16
Commercial Union.....	1,405,893 24	235,236 63	-	457,956 41	142,723 04	61,038 73	137,401 69	2,439,334 73
Hamburg-Bremen.....	653,570 82	-	-	295,333 07	92,115 97	22,369 37	65,190 06	961,269 19
Imperial.....	623,670 25	-	-	215,231 23	102,865 86	46,741 17	56,175 79	1,046,804 29
Lancashire.....	1,113,679 61	-	-	313,603 94	171,951 03	43,957 96	149,964 84	1,793,156 87
Lion Fire.....	320,865 27	-	-	106,399 95	35,437 70	14,435 23	43,896 29	590,157 49
Liverpool and London and Globe.....	3,130,892 67	-	-	945,105 30	317,499 69	111,788 83	323,909 02	4,830,186 61
London Assurance.....	430,628 52	286,129 18	-	186,819 07	81,268 09	31,146 30	73,863 83	1,152,969 96
London and Lancashire.....	865,670 06	-	-	354,645 30	144,232 37	40,130 64	121,554 03	1,646,232 41
Manchester.....	1,019,739 26	-	-	296,749 65	91,297 51	39,764 55	113,008 52	1,563,547 18
Northern Assurance.....	737,119 46	-	-	192,992 36	82,811 56	36,483 95	126,330 85	1,175,768 29
North British and Mercantile.....	1,364,164 47	-	-	373,544 20	205,663 91	58,075 60	111,963 68	2,113,410 76
Norwich Union.....	897,893 75	-	-	259,977 83	136,133 40	19,539 81	114,363 00	1,438,586 79
Palatine.....	1,733,174 73	-	-	778,028 02	179,504 36	45,504 26	103,633 32	2,839,963 69
Phoenix Assurance.....	1,160,134 88	-	-	394,246 18	104,882 61	47,194 26	133,033 94	1,893,461 87
Royal.....	2,723,361 72	-	-	841,294 11	324,178 80	124,151 17	255,566 69	4,399,043 49
Scottish Union and National.....	609,578 99	-	-	266,294 19	69,813 66	44,019 33	110,831 73	1,392,363 90
Sun Insurance Office.....	910,625 57	-	-	298,075 63	78,784 32	35,353 72	163,601 59	1,476,341 13
Union Assurance.....	386,573 07	-	-	218,017 64	11,269 80	31,514 51	13,732 57	650,357 59
Union Marine.....	173,013 92	-	-	34,479 42	5,690 00	6,615 35	8,108 21	217,986 90
Western Assurance.....	823,483 37	-	-	346,465 34	35,800 00	40,244 79	153,556 16	1,740,469 17
Total.....	\$52,387,066 16	\$1,005,570 62	-	\$7,572,556 85	\$2,522,469 83	\$864,681 48	\$2,573,067 27	\$37,565,453 20
Aggregate.....	\$59,817,594 76	\$4,076,433 91	\$4,652,181 28	\$20,213,224 18	\$7,792,462 47	\$2,524,780 83	\$7,845,365 92	\$107,612,566 56

\*See abstract.



TABLE No. 8.  
Risks and Premiums.

COMPANIES.	RISKS IN FORCE.		WRITTEN DURING THE YEAR.			
	Fire.	Marine.	Fire.	Premiums.	Marine.	Premiums.
MAINE STOCK COMPANIES.						
Merchants' .....	-	\$1,714,341 00	-	-	\$13,705,948 00	\$108,868 15
Union .....	-	1,284,478 00	-	-	4,474,803 00	153,174 90
Total .....	-	\$2,998,819 00	-	-	\$18,180,751 00	\$262,173 75
STOCK COMPANIES OF OTHER STATES.						
Etna .....	\$483,063 047 00	\$2,487,355 00	\$357,024,849 00	\$4,461,273 05	\$64,771,068 00	\$198,663 00
American (Mass.) .....	28,288,809 00	-	25,416,396 00	282,517 35	-	-
American (N. J.) .....	102,990,131 00	-	68,458,777 00	696,794 05	-	-
American (Pa.) .....	146,568,897 00	-	114,798,046 00	1,460,026 79	-	-
American Central .....	105,138,131 00	-	78,390,448 00	1,006,226 85	-	-
Armenia .....	13,491,318 00	-	12,324,902 00	145,504 32	-	-
Boston Marine .....	-	8,978,155 00	-	-	57,877,697 00	954,235 70
Buffalo German .....	63,990,186 00	-	42,337,598 00	498,345 54	-	-
Capital .....	18,870,144 00	-	20,303,186 00	299,778 56	-	-
Commerce .....	17,362,246 00	-	14,606,898 00	163,135 69	-	-
Connecticut .....	205,661,186 00	-	157,329,838 00	2,046,383 40	-	-
Continental .....	692,294,814 00	-	448,572,640 00	3,816,309 10	-	-
Delaware .....	75,765,401 00	-	77,118,473 00	987,969 32	17,517,107 00	118,971 20
Equitable .....	32,528,305 00	32,337 00	26,877,913 00	318,807 52	906,615 00	1,508 85
Fire Association .....	342,368,028 00	-	252,671,790 00	3,024,678 21	-	-
Fireman's Fund .....	191,150,325 00	3,634,797 00	179,216,492 00	2,155,368 87	27,914,784 00	329,747 18
Franklin .....	77,800,319 00	-	50,157,976 00	588,497 97	-	-
German American .....	532,294,922 00	-	353,729,637 00	3,706,619 78	-	-
Germania .....	296,797,754 40	-	198,786,786 53	1,683,144 97	-	-
Granite State .....	26,701,847 00	-	31,306,676 00	493,947 84	-	-

STATISTICAL TABLES.

21

Greenwich .....	392,412,735 00	2,416,921 00	152,891,013 00	1,170,949 04	33,676,054 00	138,643 41
Hanover .....	181,788,139 63	-	153,897,727 89	1,811,143 56	-	-
Hartford .....	707,465,610 00	-	507,024,734 00	6,703,471 59	-	-
Honolulu .....	850,834,016 00	6,130,818 00	644,798,509 00	5,987,892 13	65,887,221 00	293,040 92
Insurance Company of North America.....	619,390,948 00	42,000,000 00	101,690,537 00	4,981,963 86	373,866,976 00	2,167,175 46
Insurance Company, State of Pennsylvania.....	98,733,086 00	-	29,615,904 00	339,664 76	-	-
Mercantile .....	26,187,399 00	-	31,683,863 00	284,169 52	1,594,255 00	2,156 03
Merchants' (N. J.) .....	118,738,979 00	-	97,801,836 00	1,113,869 49	-	-
Merchants' (E. I.) .....	31,637,418 00	-	26,763,390 00	319,539 23	-	-
National (Conn.) .....	293,463,406 00	-	238,693,764 00	3,907,843 39	-	-
New Hampshire.....	123,006,870 00	-	102,785,549 00	1,253,687 13	-	-
Niagara.....	238,063,300 00	-	200,556,469 00	2,068,394 59	314,775 00	8,088 75
Orient .....	102,630,628 00	1,689,869 00	136,536,028 00	1,893,089 76	7,661,329 00	87,568 06
Pacific .....	53,338,089 00	-	45,126,328 00	491,243 31	-	-
Pennsylvania.....	296,028,064 00	-	192,325,311 00	2,041,903 77	-	-
Phoenix (N. Y.).....	586,478,181 00	-	443,468,939 00	5,696,819 31	-	-
Phoenix (Conn.) .....	479,635,986 00	-	335,333,493 00	3,949,679 54	-	-
Providence Washington.....	113,978,904 00	5,687,008 00	110,562,340 00	1,151,918 73	96,844,150 00	481,536 02
Queen of America.....	290,623,086 00	-	229,021,026 00	2,698,614 89	-	-
Rochester German .....	57,648,010 00	-	46,838,173 00	537,941 89	-	-
Security .....	63,027,021 00	365,350 00	59,781,928 00	618,062 40	5,050,576 00	59,901 19
Springfield .....	261,912,637 00	-	170,123,800 00	2,381,763 43	-	-
St. Paul .....	125,462,108 00	3,499,065 00	91,686,306 00	1,375,145 53	30,338,504 00	923,183 79
Union .....	37,698,497 00	-	38,060,775 00	396,436 06	-	-
United Firemen's .....	32,997,485 00	-	30,714,577 00	346,686 31	-	-
United States .....	45,906,636 00	563,925 00	35,843,439 00	412,620 33	873,007 00	22,604 86
Westchester .....	189,880,778 00	-	136,574,648 00	1,611,569 78	-	-
Williamsburg City .....	119,810,228 00	-	76,667,686 00	686,766 42	-	-
Total .....	\$9,679,619,754 16	\$76,735,188 00	\$7,470,063,448 52	\$62,639,090 66	\$775,883,018 00	\$5,100,683 59
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke Mutual.....	\$41,424,758 00	-	\$11,093,273 00	\$167,336 36	-	-
Quincy Mutual .....	34,586,560 00	-	9,574,457 00	147,453 23	-	-
Traders' and Mechanics' .....	41,867,825 00	-	13,390,531 00	194,664 37	-	-
Total .....	\$118,229,143 00	-	\$33,957,261 00	\$509,433 96	-	-

TABLE No. 8—Concluded.

COMPANIES.	RISKS IN FORCE.		WRITTEN DURING THE YEAR.		
	Fire.	Marine.	Fire.	Premiums.	Premiums.
<b>COMPANIES OF FOREIGN COUNTRIES.</b>					
British America.....	\$ 86,708,646 00	\$3,557,519 00	\$ 87,168,113 00	\$1,971,937 75	\$22,633,044 00
Catalonian.....	901,573,576 00	-	14,655,097 00	1,907,119 81	-
Commercial Union.....	333,243,160 00	714,152 00	933,633,377 00	3,133,508 51	27,865,864 00
Hamburg-Bremer.....	124,968,314 00	-	114,178,711 00	1,413,344 46	-
Imperial.....	161,632,387 06	-	124,633,666 16	1,533,747 33	-
Lancashire.....	206,843,236 00	-	224,385,432 00	3,584,049 13	-
Lion Fire.....	50,633,635 00	-	68,725,954 00	748,667 44	-
Liverpool and London and Globe.....	845,364,265 00	-	715,761,723 00	7,334,648 57	-
London Assurance.....	163,609,522 00	2,864,863 00	115,111,511 00	1,654,107 55	86,658,838 00
London and Lancashire.....	364,632,439 00	-	233,613,817 00	2,552,790 08	-
Manchester.....	183,134,307 42	-	137,693,907 12	2,067,534 41	-
Northern Assurance.....	170,120,370 00	-	140,709,030 00	1,639,330 64	-
North British and Mercantile.....	343,064,978 00	-	231,973,033 00	2,240,603 99	-
Norwich Union.....	224,614,785 00	-	182,760,939 00	1,855,433 47	-
Palatine.....	300,241,804 00	-	339,742,533 00	3,344,323 86	-
Phoenix Assurance.....	297,321,743 00	-	370,307,364 00	3,497,754 08	-
Royal.....	780,681,791 04	-	632,955,855 07	6,454,590 79	-
Scottish Union and National.....	239,678,371 00	-	236,473,300 00	2,373,263 75	-
Sun Insurance Office.....	301,110,917 00	-	199,416,098 00	2,093,408 14	-
Union Assurance.....	73,311,228 00	-	83,338,366 00	1,055,304 60	-
Union Marine.....	-	2,331,864 00	-	-	59,301,708 00
Western Assurance.....	133,723,170 00	6,486,063 00	136,329,654 00	1,806,311 35	57,817,518 00
Total.....	\$5,652,416,211 52	\$16,014,600 00	\$5,025,438,033 35	\$33,607,990 11	\$254,297,070 00
Aggregate.....	\$15,430,665,108 57	\$35,743,612 00	\$5,528,437,763 87	\$136,756,464 73	\$1,043,390,839 00
					\$3,633,513 25
					\$1,630,657 01
					\$27,963 63
					\$386,316 57

TABLE No. 9.  
Maine Business—Stock Fire and Marine Companies.

Companies.	RISKS WRITTEN.				LOSSES PAID.		Losses incurred.	Tax paid on premiums.
	Fire.	Premiums received.	Marine.	Premiums received.	Fire.	Marine.		
MAINE STOCK COMPANIES.								
Merchants' Union.....	-	-	\$13,705,948 00	\$106,993 15	-	\$85,120 51	-	-
	-	-	4,474,988 00	153,174 60	-	126,512 86	-	-
Total .....	-	-	\$18,180,751 00	\$260,173 75	-	\$211,643 49	-	-
STOCK COS. OF OTHER STATES.								
Ætna .....	\$7,158,687 00	\$109,467 77	-	-	\$44,581 58	45,201 71	\$1,138 48	
American (Mass.) .....	391,433 00	5,729 85	-	-	2,586 85	2,469 33	114 85	
American (N. J.) .....	249,525 00	2,733 71	-	-	49 30	79 30	56 68	
American (Pa.) .....	435,191 00	6,345 49	-	-	3,920 31	2,470 31	126 91	
American Central .....	222,380 00	3,968 77	-	-	3,103 61	3,153 61	77 21	
Armenia.....	13,000 00	174 80	-	-	-	-	3 80	
Boston Marine.....	-	-	\$634,841 00	\$7,761 24	-	\$267 27	154 17	
Buffalo German.....	171,820 00	2,862 28	-	-	2,259 79	2,223 60	-	
Capital.....	441,733 00	8,568 99	-	-	1,065 06	1,353 06	86 69	
Commerce.....	200,375 00	2,439 35	-	-	570 61	570 61	43 17	
Connecticut.....	2,363,400 00	39,085 90	-	-	18,374 69	17,663 99	363 50	
Continental .....	1,623,102 00	22,837 06	-	-	10,709 38	11,363 30	243 35	
Delaware .....	180,266 00	2,365 02	-	-	-	40 00	47 70	
Equitable.....	321,361 00	4,169 85	-	-	1,624 27	1,675 37	55 40	
Fire Association .....	2,516,816 00	39,536 46	-	-	21,864 26	18,008 97	780 43	
Fireman's Fund . . . . .	1,010,542 42	14,751 44	-	-	-	-	-	
Franklin.....	484,015 00	6,069 07	-	-	8,543 27	8,369 88	127 33	
German American .....	2,439,966 00	34,422 69	-	-	11,332 03	11,608 33	386 80	
Germania .....	468,750 00	7,583 37	-	-	2,566 14	3,370 40	90 40	
Granite State.....	5,890,102 00	90,162 57	-	-	45,119 50	44,533 45	914 64	

TABLE No. 8—Concluded.

COMPANIES.	RISKS IN FORCE.		WRITTEN DURING THE YEAR.			
	Fire.	Marine.	Fire.	Premiums.	Marine.	Premiums.
<b>COMPANIES OF FOREIGN COUNTRIES.</b>						
British America.....	\$ 96,708,646 00	\$3,557,519 00	\$ 87,162,113 00	\$1,971,937 75	\$23,623,044 00	\$227,379 75
Catalonian.....	303,573,676 00	-	14,456,697 00	1,307,113 81	-	-
Commercial Union.....	323,543,676 00	714,152 00	993,693,871 00	3,133,509 51	27,966,964 00	208,221 51
Hamburg-Bremen.....	124,563,914 00	-	114,178,711 00	3,413,244 46	-	-
Imperial.....	161,632,587 06	-	134,638,666 16	1,333,747 33	-	-
Lancashire.....	205,843,236 00	-	924,385,432 00	3,584,049 13	-	-
Lion Fire.....	50,632,633 00	-	63,735,954 00	748,667 44	-	-
Liverpool and London and Globe.....	845,364,298 00	-	715,761,723 00	7,234,648 57	-	-
London Assurance.....	163,608,522 00	2,864,863 00	115,111,511 00	1,654,107 55	86,658,838 00	513,866 55
London and Lancashire.....	364,632,438 00	-	233,613,317 00	2,332,790 08	-	-
Manchester.....	183,134,307 42	-	137,693,907 12	2,067,554 41	-	-
Northern Assurance.....	170,130,370 00	-	140,709,030 00	1,693,330 64	-	-
North British and Mercantile.....	344,064,978 00	-	281,973,033 00	3,240,603 99	-	-
Norwich Union.....	224,614,785 00	-	182,760,939 00	1,953,433 47	-	-
Pulatine.....	300,241,304 00	-	339,742,833 00	3,344,323 86	-	-
Phoenix Assurance.....	297,321,743 00	-	370,307,364 00	3,497,754 08	-	-
Royal.....	730,681,781 04	-	632,955,855 07	6,454,590 79	-	-
Scottish Union and National.....	239,578,371 00	-	396,473,900 00	3,373,363 75	-	-
Sun Insurance Office.....	301,110,917 00	-	199,416,098 00	3,093,408 14	-	-
Union Assurance.....	72,211,228 00	-	83,338,396 00	1,035,304 60	-	-
Union Marine.....	-	2,391,864 00	-	-	59,301,706 00	297,963 63
Western Assurance.....	133,728,170 00	6,496,062 00	136,229,654 00	1,906,311 35	57,817,518 00	336,316 57
Total.....	\$5,652,416,211 52	\$16,014,600 00	\$5,025,438,033 35	\$33,507,990 11	\$254,297,070 00	\$1,630,657 01
Aggregate.....	\$15,430,665,108 57	\$36,743,612 00	\$5,528,437,763 87	\$136,756,464 73	\$1,043,390,839 00	\$3,968,513 35

TABLE No. 9.  
Maine Business—Stock Fire and Marine Companies.

Companies.	RISKS WRITTEN.				LOSSES PAID.		Losses incurred.	Tax paid on premiums.
	Fire.	Premiums received.	Marine.	Premiums received.	Fire.	Marine.		
MAINE STOCK COMPANIES.								
Merchants' Union.....	-	-	\$13,705,948 00	\$108,986 15	-	-	\$85,120 51	-
	-	-	4,474,803 00	153,174 60	-	-	129,512 86	-
Total .....	-	-	\$18,180,751 00	\$262,173 75	-	-	\$214,643 49	-
STOCK COS. OF OTHER STATES.								
Aetna .....	\$7,158,637 00	\$109,467 77	-	-	\$44,851 58	-	45,301 71	\$1,138 48
American (Mass.) .....	391,423 00	6,739 85	-	-	2,686 85	-	2,469 33	114 85
American (N. J.) .....	249,525 00	2,733 71	-	-	49 30	-	79 30	56 68
American (Pa.) .....	435,191 00	6,345 49	-	-	3,930 31	-	2,470 31	126 91
American Central .....	222,330 00	3,968 77	-	-	3,153 61	-	3,153 61	77 21
Armenia.....	12,000 00	174 80	-	-	-	-	-	3 80
Buffalo Marine.....	-	-	\$634,841 00	\$7,761 24	-	-	\$237 37	154 17
Capital.....	441,753 00	8,568 99	-	-	2,259 79	-	2,232 60	-
Commerce.....	200,375 00	2,439 35	-	-	1,065 06	-	1,335 06	85 69
Connecticut.....	2,383,400 00	39,065 90	-	-	270 61	-	270 61	43 17
Continental.....	1,622,102 00	21,837 06	-	-	18,374 69	-	17,663 99	863 50
Delaware.....	180,268 00	2,365 02	-	-	10,709 38	-	11,363 30	243 26
Equitable.....	321,361 00	4,169 85	-	-	-	-	40 00	47 70
Fire Association.....	2,516,816 00	39,536 46	-	-	1,694 37	-	1,675 37	83 40
Fireman's Fund .....	1,010,542 42	14,751 44	-	-	21,864 36	-	19,009 97	790 43
Franklin.....	484,015 00	6,069 07	-	-	8,543 27	-	8,369 86	137 53
German American.....	2,438,905 00	34,422 69	-	-	1,555 30	-	1,569 30	130 91
Germania.....	468,760 00	7,563 37	-	-	11,332 53	-	11,008 53	386 80
Granite State.....	5,980,102 00	90,162 57	-	-	2,556 14	-	3,370 40	80 40
			-	-	45,119 90	-	44,533 45	514 64

TABLE No. Concluded.

Companies.	RISKS WRITTEN.				LOSSES PAID.		Losses incurred.	Tax paid on premiums.
	Premiums received.		Marine.	Premiums received.	Fire.	Marine.		
	Fire.							
Greenwich .....	586,835 25	7,693 05	-	-	1,573 31	-	2,658 41	137 46
Hanover.....	2,420,388 67	43,594 32	-	-	19,245 87	-	19,769 26	486 57
Harford.....	5,277,351 00	78,493 78	-	-	33,007 88	-	27,899 79	860 30
Hempstead.....	7,486,883 00	82,906 22	-	-	56,547 85	-	57,705 67	525 17
Ins. Co. of North America.....	4,586,061 00	75,909 07	-	-	40,109 91	-	39,068 35	1,315 23
Ins. Co. of the State of Penn.....	866,106 00	16,730 08	-	-	14,306 30	-	9,970 96	289 64
Mercantile.....	1,005,575 00	13,438 83	-	-	4,111 60	-	4,310 39	258 18
Merchants' (N. Y.).....	769,976 00	10,641 43	-	-	5,067 91	-	5,488 69	213 80
Merchants' (R. I.).....	335,725 00	4,297 54	-	-	1,916 08	-	1,243 08	86 07
National (Conn).....	2,857,553 00	38,573 76	-	-	27,324 77	-	25,665 45	246 61
New Hampshire.....	1,607,020 00	23,739 42	-	-	19,105 20	-	20,251 63	254 13
Niagara.....	1,128,972 00	18,847 05	-	-	12,195 15	-	9,833 57	138 07
Orient.....	4,419,834 00	73,079 20	-	-	42,354 05	-	42,802 27	615 10
Pacific.....	106,125 00	1,408 94	-	-	173 18	-	180 18	24 74
Pennsylvania.....	1,455,572 48	25,523 71	-	-	15,306 23	-	17,134 44	590 21
Phoenix (N. Y.).....	2,517,579 00	36,770 94	-	-	16,878 28	-	14,696 96	325 53
Phoenix (Conn).....	2,948,661 00	52,267 87	-	-	32,335 85	-	29,511 32	328 64
Providence Washington .....	676,505 00	9,030 00	83,466 00	707 81	967 86	-	1,012 86	194 76
Queen of America.....	896,918 00	15,486 40	-	-	9,373 50	-	9,437 76	94 07
Rochester German.....	287,080 00	4,299 80	-	-	688 58	-	888 58	69 23
Security.....	12,431 00	351 83	-	-	-	-	-	8 66
Springfield.....	3,292,360 00	36,896 10	-	-	21,741 45	-	21,903 64	755 70
St. Paul.....	286,950 00	3,943 47	-	-	2,456 26	-	3,534 26	179 87
Union.....	686,345 00	10,867 06	-	-	4,902 38	-	4,159 95	178 11
United Firemen's.....	91,350 00	1,301 38	-	-	26 00	-	-	26 08
United States.....	213,068 00	2,896 18	-	-	1,186 73	-	2,356 23	33 33
Westchester.....	427,820 00	6,853 34	-	-	2,364 66	-	3,414 66	84 02
Williamsburg City.....	210,334 00	2,246 34	-	-	146 50	-	1,646 50	41 41
Total .....	\$78,069,513 92	\$1,101,775 70	\$738,307 00	\$5,469 05	\$509,491 41	\$257 37	\$561,534 36	\$12,320 34

STATISTICAL TABLES.

25

<b>MUTUAL COS. OF OTHER STATES.</b>									
Holyoke Mutual.....	\$1,028,377 00	\$16,352 56	-	-	\$974 45	-	\$510 65	\$194 43	
Quincy Mutual.....	1,380,667 00	25,438 31	-	-	8,046 91	-	9,846 91	363 70	
Traders' and Mechanics'.....	1,048,533 00	18,509 53	-	-	13,033 82	-	13,033 82	331 05	
<b>Total .....</b>	<b>\$3,457,577 00</b>	<b>\$60,298 69</b>	<b>-</b>	<b>-</b>	<b>\$23,104 18</b>	<b>-</b>	<b>\$23,840 38</b>	<b>\$830 18</b>	
<b>COMPANIES OF FOREIGN COUNTRIES.</b>									
British America.....	\$ 504,309 00	\$ 8,135 88	-	-	\$4,187 37	-	\$4,536 29	\$79 87	
Caledonian.....	1,114,698 00	19,054 16	-	-	14,688 73	-	11,533 80	58 51	
Commercial Union.....	1,588,663 00	30,102 54	-	-	20,482 52	-	19,378 19	186 88	
Hamburg-Bremen.....	844,245 00	13,505 54	-	-	8,437 48	-	8,437 48	101 55	
Imperial.....	1,373,322 00	23,305 05	-	-	11,680 13	-	11,763 44	239 10	
Lancashire.....	1,243,755 00	20,626 37	-	-	8,780 79	-	8,890 28	237 39	
Lion Fire.....	367,800 00	3,301 46	-	-	1,844 39	-	1,359 89	9 14	
Liverpool and London and Globe.....	4,398,937 00	66,950 86	-	-	37,663 78	-	28,303 78	565 74	
London Assurance .....	698,878 00	9,785 28	-	-	4,369 36	-	5,594 86	111 54	
London and Lancashire.....	390,069 00	15,075 46	-	-	10,211 54	-	7,397 54	104 83	
Manchester .....	296,721 33	5,398 33	-	-	13,149 15	-	13,716 88	-	
Northern Assurance.....	1,518,265 00	25,672 06	-	-	14,833 84	-	13,566 29	316 76	
North British and Mercantile .....	2,268,073 06	36,461 84	-	-	21,160 55	-	23,563 31	249 32	
Norwich Union .....	875,632 00	13,737 43	-	-	6,894 16	-	6,606 45	144 19	
Palatine.....	535,704 10	7,862 07	-	-	2,306 00	-	2,306 00	149 71	
Phoenix Assurance.....	734,465 00	14,320 37	-	-	1,741 05	-	2,409 00	396 41	
Royal .....	3,431,897 00	65,824 15	-	-	56,685 03	-	53,111 01	192 87	
Scottish Union and National .....	1,025,525 00	11,069 59	-	-	4,261 23	-	5,315 91	140 25	
Sun Insurance Office .....	994,605 00	10,476 21	-	-	5,303 32	-	5,324 51	105 60	
Union Assurance.....	210,135 00	2,273 67	-	-	133 50	-	183 50	42 25	
*Union Marine.....	-	12,492 03	-	-	8,770 89	-	6,799 61	74 43	
Western Assurance.....	686,608 00	-	-	-	-	-	-	-	
<b>Total .....</b>	<b>\$25,098,086 43</b>	<b>\$414,420 21</b>	<b>-</b>	<b>-</b>	<b>\$356,333 70</b>	<b>-</b>	<b>\$240,251 73</b>	<b>\$3,336 54</b>	
<b>Aggregate.....</b>	<b>\$102,211,026 35</b>	<b>\$1,576,439 60</b>	<b>\$18,909,033 00</b>	<b>\$270,641 80</b>	<b>\$214,900 76</b>	<b>\$214,900 76</b>	<b>\$1,040,359 95</b>	<b>\$17,473 05</b>	

\* No business in Maine during 1896.



TABLE No. 10.  
Maine Mutual Fire Insurance Companies.

NAME OF COMPANY.	Location.	Premium Notes.	Other Assets.	Total Assets.	Liabilities.	Risks Written.	Risks Terminated.	Risks In force Dec. 31, 1895.	Premiums and assessments Received.	Losses Paid.
<b>MAINE MUTUAL FIRE COS.</b>										
Boothbay .....	Boothbay .....	\$ 2,995 34	\$76 11	\$ 3,071 45	-	\$49,925 00	-	\$ 49,925 00	\$ 157 96	-
Brunswick Farmers' .....	Brunswick .....	12,991 75	48 25	13,040 00	\$50 00	40,325 00	\$32,625 00	216,363 00	1,159 14	\$1,022 50
Cape Elizabeth & Scarborough .....	Cape Elizabeth .....	3,844 00	106 92	3,950 92	75 50	23,050 00	25,590 00	71,490 00	1,724 42	1,753 44
Casco .....	Casco .....	2,038 40	132 16	2,210 56	-	15,925 00	2,925 00	62,780 00	64 64	-
Citizens .....	Bristol .....									
Cumberland .....	Cumberland .....	14,123 79	133 35	14,257 15	-	43,600 00	34,350 00	252,315 00	66 88	45 63
Dunville .....	Auburn .....	8,551 56	718 29	9,269 85	-	30,300 00	18,845 00	170,455 00	78 47	-
Dresden .....	Dresden .....	7,319 23	470 89	7,790 12	-	18,700 00	16,750 00	189,590 00	47 01	-
Edgcomb .....	Edgcomb .....	4,551 84	9 35	4,561 20	-	13,225 00	1,300 00	57,655 00	57 74	300 00
Elliot and Kittery .....	Elliot .....	62,470 92	110 00	62,580 92	4,290 00	277,392 00	267,614 00	1,041,182 00	1,640 04	2,583 00
Falmouth .....	West Falmouth .....	33,392 60	1,604 99	34,997 59	-	77,035 00	59,670 00	333,696 00	240 29	-
Farmington .....	Farmington .....	4,128 00	78 99	4,206 99	36 00	68,900 00	300 00	68,500 00	164 40	-
Fayette .....	Fayette .....	3,330 93	305 10	3,636 03	-	21,240 00	1,865 00	87,355 00	46 29	-
Freeport and Yarmouth .....	Freeport .....	12,338 75	170 09	12,508 84	-	52,925 00	1,425 00	287,190 00	109 11	-
Fryeburg .....	Fryeburg .....	11,864 50	16 42	12,010 92	98 06	51,480 00	40,360 00	298,130 00	611 23	550 00
Gardner and Richmond .....	Gardner .....	6,178 40	17 10	6,195 50	-	64,545 00	-	98,395 00	137 14	-
Gorham Farmers' .....	North Gorham .....	39,857 00	274 03	40,211 03	9 85	80,340 00	66,365 00	399,370 00	1,175 77	1,100 00
Hamden .....	Hamden .....	9,507 50	59 33	9,566 83	-	28,080 00	-	94,075 00	-	5 00
Harpwell .....	Harpwell .....	2,986 70	713 00	3,699 70	-	48,965 00	8,750 00	231,538 08	119 46	25 00
Harrison .....	Harrison .....	21,672 25	1,840 07	23,512 32	593 65	168,300 00	49,630 00	331,635 00	906 77	735 00
Jay .....	Jay .....	8,667 67	139 15	8,806 82	-	40,505 00	23,675 00	150,355 00	1,889 83	1,375 00
Jefferson Farmers' .....	Jefferson .....	3,697 75	673 58	4,371 33	-	10,300 00	500 00	127,675 00	43 30	-
Kennebunk Farmers' .....	N. Kennebunk .....	13,385 02	687 11	14,072 13	-	25,275 00	1,600 00	140,885 00	128 33	-
Litchfield .....	Litchfield .....	11,576 25	33 82	11,610 07	27 59	48,960 00	5,000 00	211,835 00	56 94	-
Lovell .....	Lovell .....	4,186 00	157 13	4,343 13	-	13,450 00	8,025 00	66,925 00	16 14	8 16

Maine Mutual Fire.....	6,646 31	4,128 71	10,775 04	3,333 66	407,325 00	15,460 00	391,765 00	6,924 53	10 00
Medomak.....	4,946 20	339 54	5,285 79	-	51,400 00	1,000 00	138,275 00	153 06	4 00
New Portland.....	6,400 00	106 99	6,506 99	-	65,600 00	1,000 00	64,600 00	131 00	-
North Yarmouth.....	16,971 06	3 49	16,974 57	12 23	68,021 00	65,863 00	302,660 00	183 97	4 00
Oxford County F. of H.....	44,073 26	1,328 38	45,400 64	1,000 00	431,583 00	200,213 00	1,305,071 00	8,143 87	6,860 00
Patrons' Androscoggin.....	139,148 00	835 19	139,971 19	-	965,904 00	378,477 00	2,903,333 00	6,333 17	3,725 45
Pittston and Whitefield.....	7,039 30	211 81	7,251 01	-	86,040 00	1,700 00	83,340 00	351 12	-
Readfield.....	-	-	-	-	-	-	-	-	-
Saco.....	8,005 23	78,319 38	86,324 61	-	387,300 00	100,925 00	763,960 00	2,367 61	1,097 13
State Mutual Fire.....	24,198 08	4,338 50	28,536 58	1,334 43	655,350 00	25,075 00	613,375 00	6,463 73	355 33
Swan's Island.....	2,563 00	3 14	2,566 14	-	3,965 00	800 00	25,335 00	-	-
Union Farmers.....	8,269 25	668 03	8,937 28	-	13,150 00	13,000 00	86,250 00	38 45	-
Warren Farmers.....	7,543 66	1,877 06	9,420 72	6 00	68,141 00	65,480 00	186,076 00	339 31	32 79
West Gardiner.....	3,656 27	-	3,656 27	7 90	13,400 00	1,300 00	75,745 00	283 37	350 00
Wells.....	15,664 50	54 90	15,719 40	155 23	47,175 00	38,330 00	260,100 00	1,693 68	1,461 75
West Bangor and Hermon.....	13,407 50	177 60	13,585 10	15 00	60,540 00	41,900 00	134,075 00	1,124 90	1,161 00
Wilton.....	12,481 40	104 61	12,586 01	-	40,925 00	35,735 00	201,341 00	783 43	800 00
Windham.....	23,619 52	18 32	23,637 84	177 87	73,303 00	51,402 00	274,963 00	717 79	443 00
Woolwich.....	6,437 55	393 86	6,830 41	15 50	24,600 00	1,300 00	143,673 00	61 86	-
York County.....	17,610 50	249 01	17,859 51	150 00	178,153 00	3,060 00	175,103 00	513 36	-
Total.....	\$673,415 01	101,313 51	\$774,718 02	\$11,367 84	\$4,387,316 00	\$1,730,794 00	\$13,396,867 06	\$47,434 27	\$35,403 71

\* No returns.

† Never transacted any business.

TABLE No. 11.  
Maine Mutual Fire Insurance Companies—Income and Expenditures.

COMPANIES.	Location.	Premiums.	Assessments.	Policy Fees.	Income From All Other Sources.	Total Income.	Losses.	Salaries and Expenses of Officers.	All Other Expenditures.	Total and Expenditures.
Boothbay .....	Boothbay .....	\$157 68	—	\$33 00	—	\$ 180 68	—	\$59 00	\$ 55 55	\$ 114 55
Brunswick Farmers' .....	Brunswick .....	68 56	\$1,039 19	—	—	1,108 14	\$1,022 50	35 00	\$31 46	1,278 86
*Cape Elizabeth & Scarborough .....	Cape Elizabeth .....	—	1,724 42	\$3 25	—	1,736 67	—	60 83	35 67	1,689 83
Casco .....	Casco .....	—	—	31 00	\$3 88	96 47	—	31 00	32 97	1,689 83
Citizens' .....	Bristol .....	64 64	—	—	—	—	—	—	—	—
Cumberland .....	Cumberland .....	68 88	—	9 00	4 93	80 84	45 68	39 83	30 00	115 51
Danville .....	Auburn .....	78 47	—	24 00	20 10	122 57	—	19 08	33 00	42 08
Dresden .....	Dresden .....	47 01	—	13 00	7 40	67 11	—	13 00	49 00	62 00
Edgcomb .....	Edgcomb .....	67 74	—	8 50	3 50	79 74	200 00	43 50	24 00	268 10
Eliot and Kittery .....	Eliot .....	500 04	1,140 00	—	1,800 00	3,440 04	2,553 00	235 00	733 70	3,440 70
Falmouth .....	West Falmouth .....	240 28	34 57	35 00	—	309 85	—	—	30 90	30 90
Farmington .....	Farmington .....	14 50	—	75 00	—	249 40	—	75 00	52 41	163 41
Fayette .....	Fayette .....	16 30	—	—	—	140 38	—	9 19	8 53	15 53
Freeport and Yarmouth .....	Freeport .....	102 11	—	8 19	—	110 30	—	32 50	47 68	158 48
Fryeburg .....	Fryeburg .....	—	611 38	—	27 00	638 38	550 00	28 00	53 45	631 45
Gardiner and Richmond .....	Gardiner .....	127 14	—	73 00	1 28	201 40	—	105 11	78 19	184 30
Gorham Farmers' .....	North Gorham .....	—	1,175 77	54 00	16 33	1,275 10	1,100 00	84 00	48 50	1,393 50
Hamden .....	Hamden .....	—	—	57 00	—	57 00	5 00	18 00	34 68	58 68
Hampden .....	Hampden .....	119 46	—	—	—	119 46	25 00	30 00	14 00	69 00
Harpwell .....	Harpwell .....	806 77	—	183 50	649 91	1,640 18	735 00	255 50	346 04	1,338 54
Harrison .....	Harrison .....	—	—	—	—	—	—	—	—	—
Jay .....	Jay .....	121 21	1,718 61	94 50	—	1,944 33	1,375 00	61 80	418 48	1,940 33
Jefferson Farmers' .....	Jefferson .....	43 30	—	14 00	13 27	73 57	—	18 00	10 72	38 72
Kennebec Farmers' .....	North Kennebec .....	128 38	—	23 00	19 88	169 26	—	24 00	31 05	55 05
Litchfield .....	Litchfield .....	56 84	—	28 50	—	85 34	—	45 60	13 69	58 38
Lovell .....	Lovell .....	16 14	—	6 30	3 20	35 64	8 16	13 60	13 60	34 36

\* No returns.

Maline Mutual.....	Augusta.....	-	-	15 01	6,939 54	10 00	788 00	2,012 83	2,810 83
Medonak.....	Waldoborough.....	-	35 50	-	188 55	4 00	57 00	32 89	85 89
New Portland.....	New Portland.....	-	86 00	-	217 00	-	19 00	91 01	110 01
North Yarmouth.....	North Yarmouth.....	-	-	49 00	186 97	4 50	50 33	137 65	153 48
Oxford County F. of H.....	South Paris.....	7,067 24	-	200 00	8,343 87	6,860 00	167 05	697 00	7,744 66
Patrons' Androscoggin.....	Auburn.....	4,839 32	-	500 00	6,833 17	3,725 45	574 59	2,055 45	6,350 81
Pittston & Whitefield.....	Pittston.....	-	56 50	-	307 62	-	56 50	39 31	9
Readfield.....	Readfield.....	-	-	3,298 35	6,235 98	1,057 12	692 50	1,138 87	2,858 19
Saco.....	Saco.....	-	-	153 77	6,648 49	235 32	231 22	1,353 60	2,412 19
State Mutual.....	Portland.....	-	-	-	-	-	-	-	-
Swan's Island.....	Swan's Island.....	-	16 43	-	16 43	-	11 14	18 98	30 00
Union Farmers.....	Union.....	-	16 00	-	52 45	-	35 00	18 30	43 30
Warren Farmers.....	Warren.....	-	14 50	129 05	488 85	59 79	96 00	97 15	147 94
West Gardiner.....	West Gardiner.....	932 86	-	-	286 57	940 00	-	53 00	975 00
Wells.....	Wells.....	1,534 92	28 50	658 81	2,351 96	1,461 75	109 90	821 36	2,443 00
West Bangor and Hermon.....	Hermon.....	1,194 90	81 00	16 47	1,923 87	1,161 00	28 00	53 83	1,249 83
Wilton.....	Wilton.....	739 88	93 00	7 37	418 79	400 00	108 25	15 47	918 73
Windham.....	Windham.....	491 76	54 00	5 52	777 54	443 00	83 00	53 87	579 67
Woolwich.....	Woolwich.....	-	18 47	90 45	100 78	-	18 47	14 90	53 97
York County.....	Buxton.....	-	88 50	48	607 24	-	83 00	371 60	454 60
Total.....	Total.....	\$23,504 94	\$1,286 14	\$7,653 52	\$56,468 79	\$25,406 71	\$4,538 96	\$11,948 08	\$41,892 37

\* Never transacted any business.

† Includes policy fees.

TABLE No. 12.  
Business Transacted by Special Insurance Brokers.

NAME.	Residence.	Date of license.	Risks written.	Premiums.
Anderson, Adams & Co. ....	Portland .....	September 12, 1885 .....	\$35,950 .....	\$465 31 .....
Brill, C. & Son .....	Ellsworth .....	July 5, 1884 .....	4,000 .....	177 50 .....
Davis & Pinckham .....	Portland .....	May 7, 1885 .....	57,500 .....	1,421 28 .....
Leighton, E. A. ....	Berwick .....	May 6, 1885 .....	6,100 .....	113 00 .....
Little, W. F. ....	Portland .....	April 28, 1885 .....	10,400 .....	310 06 .....
Rollins & Adams .....	Portland .....	February 7, 1884 .....	27,000 .....	307 13 .....
Total .....	.....	.....	\$140,250 .....	\$2,783 28 .....

TABLE No. 13.

Record of fires in Maine from May 26 to December 31, 1895, as shown by the Investigations and Reports of Municipal Authorities made in Compliance with the Provisions of Chapter 98 of the Public Laws of 1895.

Property.	Total loss.	Partial loss.	BUILDING.			CONTENTS.		
			Value of.	Damage to.	Insurance upon.	Insurance paid.	Damage to.	Insurance upon.
Armory.....	1	1	\$ 1,500 00	\$200 00	-	-	\$800 00	\$500 00
Bakery.....	1	1	1,500 00	315 00	\$500 00	\$200 00	800 00	500 00
Barber shops.....	1	2	8,400 00	315 00	*	15 00	1,500 00	900 00
Barns.....	43	1	13,890 00	13,835 00	5,700 00	5,410 00	10,543 00	2,800 00
Bath house.....	1	1	100 00	100 00	100 00	-	-	-
Bicycle club houses.....	1	1	600 00	15 00	-	-	200 00	-
Billiard halls.....	2	3	-	-	-	-	200 00	-
Blacksmith shops.....	5	5	3,275 00	2,440 00	1,450 00	945 00	1,150 00	900 00
Boarding houses.....	4	1	15,900 00	692 48	12,000 00	352 48	2,650 00	1,350 00
Carriage repository.....	1	1	2,000 00	450 00	500 00	450 00	3,100 00	2,600 00
Casket manufactory.....	1	1	3,000 00	5 00	-	-	4,000 00	3,000 00
Chapel.....	1	1	80,000 00	130 00	53,400 00	130 00	4,000 00	-
Churches.....	1	1	13,000 00	8,000 00	4,500 00	4,022 10	5,000 00	2,540 00
City hall.....	2	1	100,000 00	105 00	50,000 00	105 00	3,280 00	2,000 00
Coal.....	1	1	3,000 00	300 00	-	-	20,000 00	-
Clapboard manufactory.....	1	1	14,250 00	4,348 00	10,000 00	4,348 00	4,000 00	100 00
Dowel mill.....	1	1	2,500 00	2,500 00	-	-	-	-
Dry houses.....	4	1	4,360 00	4,360 00	900 00	900 00	500 00	-
Dwellings.....	110	97	251,465 00	116,516 01	188,835 00	64,411 37	87,969 00	310 00
Dwellings and bakery.....	1	1	3,000 00	88 40	3,000 00	88 40	-	40,160 00
Dwelling and paint shop.....	1	1	1,200 00	316 00	1,000 00	60 00	60 00	-
Dwelling and stables.....	13	4	40,700 00	32,565 00	30,850 00	13,468 98	11,650 00	6,700 00
Dwelling and store-house.....	1	1	700 00	144 00	500 00	144 00	10 00	4,314 00
Engine house.....	1	1	1,400 00	1,400 00	-	-	1,200 00	800 00
Etter house.....	1	1	1,400 00	1,400 00	500 00	900 00	125 00	-
Etter buildings.....	2	2	87,525 00	87,195 00	56,115 00	50,555 00	45,613 91	16,530 91
Fish buildings.....	66	1	2,700 00	7,711 93	1,350 00	391 25	975 00	-
Flour markets.....	1	1	4,000 00	4,000 00	-	-	1,900 00	700 00
Flour mill.....	1	1	20,482 00	20,482 00	-	-	700 00	-
Forest area.....	26	26	-	-	-	-	-	-
Foundry.....	1	1	1,000 00	35 00	-	-	1,000 00	-

\* Returns incomplete.

TABLE No. 13—Continued.

Property.	Total loss.	Partial loss.	BUILDING.				CONTENTS.			
			Value of.	Damage to.	Insurance upon.	Insurance paid.	Value of.	Damage to.	Insurance upon.	Insurance paid.
Gas plant.. .. .	-	1	\$20,000 00	\$5,000 00	\$1,500 00	\$1,217 61	\$7,000 00	\$4,000 00	\$2,500 00	-
Grange hall .....	1	-	2,000 00	2,000 00	500 00	500 00	300 00	300 00	-	-
Halls .....	2	-	3,100 00	3,100 00	2,400 00	400 00	600 00	600 00	50 00	50 00
Hen house .....	-	1	100 00	3 00	-	-	-	-	-	-
Hotels .....	3	6	333,185 00	11,039 31	161,809 00	5,344 31	95,300 00	3,018 75	64,050 00	818 75
Jail and workshop .....	1	-	4,000 00	4,000 00	3,000 00	2,812 00	18,000 00	8,000 00	5,100 00	4,850 00
Kindlingwood manufactory .....	-	1	10,000 00	75 00	8,000 00	-	-	-	-	-
Laboratories .....	1	1	21,200 00	6,911 75	8,800 00	6,511 75	4,500 00	2,777 40	2,900 00	1,677 40
Laundry .....	-	1	1,500 00	800 00	800 00	800 00	900 00	250 00	-	-
Livery stable .....	1	-	125 00	125 00	-	-	-	-	-	-
Load of hay .....	1	-	8 50	8 50	-	-	-	-	-	-
Load of hay .....	1	-	25 00	25 00	-	-	-	-	-	-
Looking place .....	1	-	500 00	38 50	300 00	38 50	1,600 00	1,600 00	1,000 00	800 00
Lodge rooms .....	-	1	-	-	-	-	-	-	-	-
Lumber .....	2	1	141,535 95	141,539 95	13,500 00	12,414 02	500 00	500 00	-	-
Lumber mills .....	-	1	8,500 00	1,461 73	1,500 00	1,511 73	18,500 00	1,531 68	1,251 68	1,031 68
Machine shop .....	-	1	11,000 00	1,500 00	3,300 00	1,500 00	3,500 00	1,300 00	1,300 00	1,300 00
Market .....	1	-	1,500 00	1,500 00	1,300 00	1,300 00	3,075 00	1,075 00	400 00	375 00
Meat market .....	-	1	800 00	4,000 00	600 00	600 00	3,000 00	3,000 00	1,900 00	160 00
Mill .....	1	-	4,000 00	4,000 00	600 00	50 00	2,000 00	150 00	750 00	-
Office and storehouse .....	-	1	2,500 00	50 00	800 00	40 00	2,000 00	600 00	-	-
Office .....	-	1	400 00	600 00	-	-	1,500 00	75 00	-	-
Planing and grist mill .....	1	-	400 00	75 00	5,000 00	-	6,000 00	3,900 00	3,900 00	2,000 00
Postoffices .....	-	2	7,000 00	7,000 00	3,000 00	-	69,237 54	29,168 53	17,000 00	15,575 00
Printing offices .....	3	-	4,000 00	4,000 00	3,000 00	-	2,000 00	2,000 00	-	-
Publishing house and printing office .....	1	-	600 00	37 00	-	-	100 00	100 00	100 00	100 00
Pulp mill .....	-	1	800 00	37 00	-	-	1,325 00	1,550 00	1,250 00	800 00
Railroad sleepers .....	-	1	300 00	300 00	300 00	300 00	-	-	-	-
Refrigerator and ice house .....	1	-	8,000 00	500 00	1,500 00	410 00	-	-	-	-
Restaurants .....	-	2	-	-	-	-	-	-	-	-

[illegible]



TABLE No. 13—Concluded.

Property.	Total loss.	Partial loss.	BUILDING.				CONTENTS.			
			Value of.	Damage to.	Insurance upon.	Insurance paid.	Value of.	Damage to.	Insurance upon.	Insurance paid.
Tailor shop.....	-	1	\$6,300 00	-	\$4,000 00	-	\$ 600 00	\$ 300 00	-	-
Tannery.....	-	1	2,000 00	-	1,500 00	\$4,000 00	15,200 00	12,000 00	\$10,000 00	\$9,408 27
Taxidermist's rooms.....	-	1	1,500 00	-	1,500 00	-	3,000 00	300 00	-	-
Thin roofers shop.....	-	1	1,500 00	70 00	-	70 00	3,000 00	70 00	1,500 00	70 00
Town hall.....	-	-	1,500 00	1,500 00	600 00	600 00	500 00	250 00	-	-
Town hall.....	-	1	600 00	10 00	-	-	500 00	-	-	-
Town hall.....	-	1	600 00	55 00	300 00	55 00	600 00	43 68	500 00	-
Wood manufactory.....	-	2	400 00	850 00	75 00	75 00	800 00	800 00	-	43 68
Wood sheds.....	-	3	3,300 00	3,300 00	1,500 00	1,500 00	6,000 00	6,000 00	1,500 00	1,500 00
Wood working shops.....	-	1	1,200 00	3,170 55	750 00	170 55	6,000 00	6,000 00	5,000 00	537 60
Wooden manufactory.....	-	1	1,000 00	1,000 00	-	-	1,500 00	1,500 00	-	-
Wool carding mill.....	-	-	-	-	-	-	-	-	-	-
<b>Total.....</b>	<b>348</b>	<b>208</b>	<b>\$1,988,414 45</b>	<b>\$660,400 05</b>	<b>\$903,807 40</b>	<b>\$276,138 05</b>	<b>\$380,810 82</b>	<b>\$433,947 73</b>	<b>\$444,908 59</b>	<b>\$324,868 35</b>

TABLE No. 14.

Showing the Cause of all Fires in the State from May 26 to December 31, 1895, as shown by the Investigations and Reports of Municipal Authorities, made in compliance with the Provisions of Chapter 98 of the Public Laws of 1895.

Cause of Fires.	Number of fires.	Total loss.	Partial loss.	Damage.
Accidental .....	15	6	9	\$15,233 94
Ashes .....	10	1	9	25,833 26
Boiling over of kettle of fat.....	3	2	1	20,200 00
Burning brush .....	5	-	5	2,130 00
Burning out of chimney .....	7	-	7	6,047 00
Burning out of smoke stack .....	3	1	2	3,402 00
Carelessness .....	8	-	8	3,787 48
Caught from brick oven. ....	1	-	1	15,000 00
Caught from heater.....	6	2	4	38,816 68
Children playing with fire and matches .....	23	7	16	13,063 87
Defective chimney .....	56	15	44	70,611 16
Defective flue .....	26	8	18	20,686 04
Defective smoke-stack .....	1	-	1	50 00
Electric wires.....	2	-	2	115 00
Explosion of kerosene lamp or lantern.....	22	5	17	30,317 28
Explosion of oil stove .....	3	-	3	4,862 00
Fireworks .....	3	-	3	80 00
Forest fire .....	21	11	10	32,182 00
Forge .....	1	-	1	2,750 00
Hot box in mill .....	3	2	1	48,000 00
Hunters.....	1	-	1	100 00
Incendiary .....	61	30	21	48,062 82
Kindling fire with kerosene .....	1	-	1	30 00
Lightning.....	17	11	6	12,443 45
Overheated chimney.....	6	-	6	10,383 82
Overheated funnel.....	6	-	6	21,458 00
Overheated stove .....	17	8	9	21,188 71
Rats or mice and matches .....	6	-	6	1,462 70
Set by boys.....	2	-	2	1,150 00
Smoking .....	3	1	2	535 00
Smoking hams in house.....	1	-	1	400 00
Sparks .....	35	7	28	53,111 41
Sparks from locomotive .....	16	4	12	25,390 50
Spontaneous combustion.....	13	1	12	28,291 65
Tramps .....	1	-	1	1,700 00
Unknown .....	192	79	113	517,201 42
<b>Total .....</b>	<b>580</b>	<b>201</b>	<b>389</b>	<b>\$1,086,007 50</b>



---

---

## **MAINE STOCK MARINE INSURANCE COMPANIES.**

---

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE  
STOCK MARINE INSURANCE COMPANIES OF THE STATE OF  
MAINE, SHOWING THEIR CONDITION ON THE 31st  
DAY OF DECEMBER, 1885.**

---

---



## MERCHANTS' INSURANCE COMPANY,

BANGOR.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

EDWARD B. NEALLEY, *President*.WILLIAM B. SNOW, *Secretary*.

Cash Capital, \$100,000.

## ASSETS.

Loans on mortgage of real estate, (first liens).....	\$55,000 00
Stocks and bonds owned by the company, market value.....	66,539 00
Loans secured by collateral.....	52,000 00
Cash in company's principal office.....	38 68
Cash deposited in bank.....	8,218 39
Interest due and accrued on stocks and bonds.....	1,634 14
Interest due and accrued on collateral loans.....	3,118 77
Gross premiums in due course of collection.....	11,020 65
Bills receivable, not matured, taken for premiums.....	18,989 45
Gross assets.....	\$216,508 06

## ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Union Insurance Company's stock (market value).....	\$4,560
Loans secured in part by stock of Merchants Insurance Company, 1,000	
Total.....	\$5,560

## STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
European & North American E. R. Co. stock, 5 per cent..	\$13,200 00	\$16,632 00
*Union Insurance Company.....	2,400 00	4,560 00
Bangor & Piscataquis E. R. Co., bonds, 5 per cent.....	2,000 00	2,600 00
Maine Central E. R. Co., bonds, 7 per cent.....	1,000 00	1,350 00
City of St. Paul, bonds, 6 per cent.....	2,500 00	2,750 00
City of Kingman, bonds, 6 per cent.....	2,000 00	2,060 00
City of Omaha, bonds, 5 per cent.....	4,000 00	4,400 00
City of Brewer, bonds, 4 per cent.....	16,000 00	16,320 00
Wood County, bonds, 5 per cent.....	10,000 00	10,314 50
Spokane County, bonds, 6 per cent.....	2,000 00	2,080 00
Wamego Township, bonds, 6 per cent.....	1,000 00	1,073 50
Webster Paper Co., bonds, 6 per cent.....	3,000 00	3,000 00
Total.....	\$58,100 00	\$66,539 00

\*The law prohibits insurance companies from investing their funds in this class of securities and the above items are therefore *unadmitted*, although the market value exceeds the amount charged on the books of the company. The officers of the company have been instructed to dispose of these securities without delay.

## LOANS ON COLLATERAL.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Katahdin Ice Co. {			
*Merchants' Ice Co. {	\$2,000 00	\$2,000 00	\$1,000 00
Maine Central R. R. Co., bonds, 5 per cent.....	1,000 00	1,020 00	1,000 00
United States bonds, 4 per cent.....	2,000 00	2,380 00	2,000 00
Adams Water Works Co., bonds, 5 per cent..	500 00	500 00	500 00
City of St. Paul, bonds, 5 per cent.....	1,000 00	1,100 00	500 00
Kenduskeag National Bank, Bangor, stock...	2,000 00	2,500 00	2,000 00
First National Bank, Bangor, stock .....	7,000 00	9,000 00	7,000 00
First National Bank, Bangor..... \$1,000 }	2,500 00	2,500 00	2,000 00
Orono Pulp & Paper Co..... 1,500 }	6,000 00	6,000 00	3,000 00
Van Buren, L. M. Co., stock .....	2,000 00	2,400 00	1,000 00
Camden & Rockland Water Co..... \$1,500 }	3,500 00	3,500 00	2,000 00
Rockland Trust Co., stock..... 500 }	1,000 00	1,000 00	1,000 00
Smith Planing Mill Co., stock.....	5,500 00	6,765 00	5,500 00
Lockwood Co., stock .....	500 00	550 00	500 00
European & N. A. Railway Co., stock.....	1,000 00	1,000 00	1,000 00
North National Bank, Rockland, stock.....	1,000 00	1,260 00	1,500 00
Beacon Trust Co., Boston, stock .....	500 00	625 00	500 00
European & N. A. R. R. Co., stock .....	500 00	625 00	500 00
Eastern Trust & Banking Co., stock.....	40,000 00	36,000 00	20,000 00
Bangor & Aroostook, 2d Mortgage, bonds....			
<b>Total .....</b>	<b>\$79,500 00</b>	<b>\$80,205 00</b>	<b>\$52,000 00</b>

## LIABILITIES.

Losses unadjusted, including all reported losses .....	\$23,061 41
Unearned premiums on outstanding risks.....	60,368 67
<b>Total liabilities except capital.....</b>	<b>\$83,430 08</b>
Cash capital.....	\$100,000 00
Surplus beyond all liabilities .....	33,060 98
<b>Surplus as regards policy holders.....</b>	<b>133,060 98</b>
<b>Gross liabilities and net surplus.....</b>	<b>\$216,500 06</b>

## INCOME.

Net cash received for premiums (marine).....	\$92,397 48
Received for interest on stocks and bonds and all other sources.....	6,178 43
<b>Gross cash income .....</b>	<b>\$98,575 91</b>

## EXPENDITURES.

Net amount paid for losses (marine).....	\$85,130 51
Cash dividends actually paid.....	8,000 00
Paid for commissions or brokerage .....	14,767 86
Salaries and other charges of officers, clerks and employes.....	3,860 00
All other expenditures, viz: Expense account, \$2,286.72; poor accounts, \$214.63.....	2,501 35
<b>Gross cash expenditures.....</b>	<b>\$114,349 32</b>

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premium.</i>
In force December 31, 1894 .....	\$ 1,933,169	\$ 67,129 96
Written during the year .....	13,705,948	108,998 15
<b>Total .....</b>	<b>\$15,639,117</b>	<b>\$176,128 11</b>
Expired and terminated .....	13,924,776	115,761 44
<b>In force at end of the year.....</b>	<b>\$1,714,341</b>	<b>\$60,368 67</b>

\*The law prohibits insurance companies from investing their funds in this class of securities and the above items are therefore *unadmitted*, although the market value exceeds the amount charged on the books of the company. The officers of the company have been instructed to dispose of these securities without delay.

## BUSINESS IN MAINE.

Risks written (marine).....	\$13,705,848 00
Premiums received.....	108,898 15
Losses paid.....	85,130 51
Losses incurred .....	85,130 51

## UNION INSURANCE COMPANY.

## BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

A. F. STETSON, *President*.E. S. BURR, *Secretary*.

Cash Capital, \$100,000

## ASSETS.

Loans on mortgage of real estate, (first liens,) .....	\$ 2,875 00
Interest due and accrued thereon. ....	86 25
Stocks and bonds owned by the company, market value.....	208,308 50
Loans secured by collateral.....	1,500 00
Cash in company's principal office.....	648 59
Cash deposited in bank.....	25,377 61
Interest due and accrued on stocks and bonds. ....	2,158 75
Interest due and accrued on collateral loans.....	45 00
Gross premiums in due course of collection.....	23,928 05
Bills receivable, not matured, taken for premiums.....	44,134 78
Gross assets.....	\$303,962 53

## STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par Value.</i>	<i>Market Value.</i>
Lockwood Company stock.....	\$ 5,000 00	\$ 5,400 00
European & North American Railroad Company stock..	13,800 00	17,250 00
Trenton Passenger Railway bonds, 6 per cent .....	25,000 00	27,562 50
Stillwater bonds, 5 per cent.....	16,000 00	17,280 00
Bangor bonds, 6 per cent.....	16,000 00	16,880 00
Bangor bonds, 6 per cent.....	7,000 00	8,050 00
Bangor bonds, 7 per cent.....	6,000 00	6,490 00
St. Paul bonds, 7 per cent .....	11,000 00	12,210 00
St. Paul bonds, 5 per cent .....	5,000 00	5,375 00
Bath bonds, 6 per cent.....	4,000 00	4,440 00
Dubuque bonds, 6 per cent.....	5,000 00	5,050 00
Maine Central Railroad Company bonds, 6 per cent.....	2,000 00	2,140 00
Union Pacific Railroad Company bonds, 6 per cent .....	2,000 00	2,300 00
Fort Madison bonds, 5 per cent.....	2,000 00	2,120 00
C. N. Nelson Lumber Company bonds, 6 per cent.....	5,000 00	5,250 00
Bangor & Katahdin Iron Works R. R. bonds, 6 per cent..	8,000 00	8,270 00
Sandusky bonds, 5 per cent.....	8,000 00	8,090 00
Bangor & Piscataquis R. R. extension bonds, 5 per cent,	5,500 00	5,658 00
Gallon bonds, 5 per cent .....	7,000 00	7,350 00
Atchison, Topeka & Santa Fe bonds, 4 per cent.....	36,000 00	16,300 00
Eastern Manufacturing Company bonds, 6 per cent.....	5,000 00	5,200 00
Multnomah Street Railway bonds, 6 per cent.....	3,000 00	3,300 00
Passenger & Belt Street Railway bonds, 6 per cent. ....	3,000 00	3,060 00
Aurora bonds, 6 per cent .....	10,000 00	10,516 00
Total .....	\$196,300 00	\$203,308 50



## LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Am't Loaned Thereon.</i>
Bangor Gas Light Company stock, 12 shares ...	\$1,200 00	\$1,200 00	\$ 500 00
First National Bank, Bangor, stock, 10 shares..	1,000 00	1,100 00	1,000 00
Total ....	\$2,200 00	\$3,300 00	\$1,500 00

## LIABILITIES.

Losses unadjusted, including all reported losses.....	\$21,592 31
Unearned premiums on outstanding risks.....	80,118 98
All other demands against the company.....	500 00
Total liabilities except capital.....	\$112,211 27
Cash capital.....	\$100,000 00
Surplus beyond all liabilities.....	\$7,151 98
Surplus as regards policy holders.....	191,751 98
Gross liabilities and net surplus.....	\$308,963 58

## INCOME.

Net cash received for premiums, (marine).....	\$131,289 61
Received for interest on stocks and bonds and all other sources.....	11,965 55
Gross cash income.....	\$143,245 16

## EXPENDITURES.

Net amount paid for losses (marine) .....	\$129,512 98
Cash dividends actually paid.....	18,000 00
Paid for commissions or brokerage . . . . .	9,850 68
Salaries and other charges of officers, clerks and employes .....	4 590 00
All other expenditures.....	2,221 17
Gross cash expenditures.....	\$158,174 81

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premium.</i>
In force December 31, 1894 .....	\$1,280,164	\$ 83,592 97
Written during the year.....	4,474,808	168,174 60
Total.....	\$5,754,967	\$246,567 57
Expired and terminated.....	4,470,489	156,448 61
In force at end of the year.....	\$1,284,478	\$90,118 96

## BUSINESS IN MAINE.

Risks written (marine) .....	\$4,474,808 00
Premiums received . . . . .	158,174 60
Losses paid .....	129,512 98
Losses incurred . . . . .	129,512 98

---

---

**STOCK FIRE AND MARINE INSURANCE COMPANIES OF  
OTHER STATES.**

---

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE  
STOCK FIRE AND MARINE INSURANCE COMPANIES OF OTHER  
STATES, AUTHORIZED TO DO BUSINESS IN THE  
STATE OF MAINE, SHOWING THEIR CONDITION  
ON THE 31st DAY OF DECEMBER, 1885.**

---

---



ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WILLIAM B. CLARK, *President.*

WILLIAM H. KING, *Secretary.*

Cash Capital, \$4,000,000.

ASSETS.

Real estate owned by the company, unincumbered .....	\$300,000 00
Loans on mortgage of real estate, (first liens,) .....	88,000 00
Interest due and accrued thereon .....	300 45
Stocks and bonds owned by the company, market value .....	9,526,068 00
Loans secured by collateral .....	5,800 00
Cash in company's principal office. ....	1,865 04
Cash deposited in bank .....	750,647 88
Interest due and accrued on stocks and bonds .....	250 00
Interest due and accrued on collateral loans .....	187 50
Gross premiums in due course of collection .....	534,644 96
Gross assets .....	\$11,055,513 88

ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Atlantic Mutual Insurance Company, Scrip .....	\$66,160 50
--	-------------

LIABILITIES.

Losses adjusted and unpaid .....	\$61,900 73
Losses unadjusted, including all reported losses .....	319,673 52
Losses resisted .....	52,286 01
Gross amount of claims for losses .....	433,176 26
Less re-insurance .....	84,586 07
Net amount of unpaid losses .....	\$388,575 19
Unearned premiums on outstanding risks .....	3,026,580 39
All other demands against the company .....	217,488 20
Special deposits in excess of liabilities thereon .....	96,629 64
Total liabilities except capital .....	\$3,789,281 42
Cash capital .....	\$4,000,000 00
Surplus beyond all liabilities .....	2,316,332 46
Surplus as regards policy holders .....	\$7,316,332 46
Gross liabilities and net surplus .....	\$11,055,513 88

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums.....	\$3,686,518 13	\$173,236 44	\$3,859,754 57
Received for interest on mortgages.....			1,860 00
Received for interest on stocks and bonds and all other sources.....			472,880 18
Income from all other sources.....			5,638 82
Gross cash income.....			\$4,347,328 57

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	\$2,048,732 19	\$120,904 69	\$2,170,636 88
Cash dividends actually paid.....			730,000 00
Paid for commissions or brokerage.....			615,970 86
Salaries and other charges of officers, clerks and employes.....			254,304 43
Paid State, National and local taxes.....			74,785 38
All other expenditures, viz: general expenses, printing, advertising, postage, exchange, express charges, traveling expenses, etc.....			364,732 97
Gross cash expenditures.....			\$4,104,430 51

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums</i>
In force December 31, 1894.....	\$502,862,742	\$6,214,674 92	\$3,721,045	\$104,235 27
Written during the year.....	357,024,849	4,461,273 06	64,771,068	186,663 00
Total.....	\$859,887,591	\$10,675,947 98	\$68,492,113	\$302,898 27
Expired and terminated.....	340,863,792	4,363,785 50	66,004,758	219,353 19
In force at end of the year.....	\$519,123,799	\$6,312,162 48	\$2,487,355	\$83,545 08
Deduct amount re-insured.....	36,060,752	440,716 44	-	-
Net amount in force.....	\$483,063,047	\$5,871,446 04	\$2,487,355	\$83,545 08
Perpetual risks in force, \$2,327,728. Premiums, \$54,006.72.				

## MISCELLANEOUS.

Premiums received from organization of company.....	\$126,144,043 67
Losses paid from organization of company.....	77,813,153 68
Fire losses incurred during the year.....	2,043,574 24
Inland losses incurred during the year.....	139,394 07
Cash dividends declared from organization of company.....	22,183,365 00
Dividends declared during the year.....	730,000 00
Company's stock owned by directors.....	363,900 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$7,158,687 00
Premiums received.....	106,467 77
Losses paid.....	44,861 68
Losses incurred.....	45,201 71

## AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1818. COMMENCED BUSINESS IN 1818.

FRANCIS PEABODY, *President*.HENRY S. BEAN, *Secretary*.

Cash Capital, \$300,000.

## ASSETS.

Stocks and bonds owned by the company, market value.....	\$506,457 00
Loans secured by collateral.....	15,000 00
Cash in company's principal office.....	962 97
Cash deposited in bank.....	22 882 21
Interest due and accrued on stocks and bonds.....	2,504 51
Interest due and accrued on collateral loans.....	90 00
Gross premiums in due course of collection.....	19,924 76
Gross assets.....	\$567,851 45

Premiums more than three months due, \$628.82.

## LIABILITIES.

Losses adjusted and unpaid.....	\$ 1,306 95
Losses unadjusted, including all reported losses.....	19,861 14
Losses resisted.....	3,997 00
Gross amount of claims for losses.....	\$25,165 09
Less re-insurance.....	1,400 00
Net amount of unpaid losses.....	\$23,765 09
Unearned premiums on outstanding risks.....	148,976 55
All other demands against the company.....	8,067 96
Total liabilities except capital.....	180,829 60
Cash capital.....	\$300,000 00
Surplus beyond all liabilities.....	87,021 85
Surplus as regards policy holders.....	\$87,021 85
Gross liabilities and net surplus.....	\$567,851 45

## INCOME.

Net cash received for premiums, (fire).....	\$236,858 00
Received for interest on stocks and bonds and all other sources.....	21,801 51
Gross cash income.....	\$258,659 51

## EXPENDITURES.

Net amount paid for losses (fire).....	\$124,551 45
Cash dividends actually paid.....	18,132 00
Paid for commissions or brokerage.....	50,478 73
Salaries and other charges of officers, clerks and employes.....	24,396 41
Paid state, national and local taxes.....	5,989 53
All other expenditures.....	10,725 08
Gross cash expenditures.....	\$234,061 15

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$33,996,185	\$386,905 48
Written during the year .....	25,416,386	282,517 36
Total .....	\$59,412,581	\$676,422 84
Expired and terminated .....	27,305,050	308,266 28
In force at end of the year .....	\$32,107,531	\$368,156 56
Deduct amount re-insured .....	3,818,722	45,225 88
Net amount in force .....	\$28,288,809	\$322,930 70

## MISCELLANEOUS.

Premiums received from organization of company .....	\$11,512,699 86
Losses paid from organization of company .....	8,019,364 00
Fire losses incurred during the year .....	132,338 73
Cash dividends declared from organization of company .....	2,679,500 00
Dividends declared during the year .....	18,000 00
Company's stock owned by directors .....	47,100 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$391,423 00
Premiums received .....	5,729 85
Losses paid .....	2,586 85
Losses incurred .....	2,489 33

## AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

F. H. HARRIS, *President.*J. H. WORDEN, *Secretary.*

Cash Capital, \$600,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$ 253,977 20
Loans on mortgage of real estate, (first liens) .....	1,470,423 06
Interest due and accrued thereon .....	23,408 95
Stocks and bonds owned by the company, market value .....	764,440 00
Cash in company's principal office .....	2,747 60
Cash deposited in bank .....	33,081 03
Interest due and accrued on stocks and bonds .....	8,971 66
Gross premiums in due course of collection .....	44,747 94
All other assets .....	1,992 85
Gross assets .....	\$2,803,799 29

## LIABILITIES.

Losses adjusted and unpaid .....	\$14,477 97
Losses unadjusted, including all reported losses .....	31,359 13
Losses resisted .....	6,900 00
Gross amount of claims for losses .....	\$52,737 09
Less re-insurance .....	1,532 74

AMERICAN INSURANCE COMPANY.

49

Net amount of unpaid losses .....	\$ 51,404 35
Unearned premiums on outstanding risks .....	483,073 82
All other demands against the company.....	15,890 21
<b>Total liabilities except capital.....</b>	<b>550,368 38</b>
Cash capital.....	\$ 600,000 00
Surplus beyond all liabilities.....	1,453,430 91
<b>Surplus as regards policy holders.....</b>	<b>2,063,430 91</b>
<b>Gross liabilities and net surplus .....</b>	<b>\$2,603,799 29</b>

INCOME.

Net cash received for premiums, (fire).....	\$522,817 96
Received for interest on mortgages .....	76,641 78
Received for interest on stocks and bonds and all other sources .....	35,753 18
Income from all other sources .....	1,341 10
<b>Gross cash income.....</b>	<b>\$636,554 02</b>

EXPENDITURES.

Net amount paid for losses, (fire).....	\$227,607 29
Cash dividends actually paid.....	61,225 25
Paid for commissions or brokerage .....	97,232 85
Salaries and other charges of officers, clerks and employees.....	50,176 34
Paid State, National and local taxes.....	21,736 64
All other expenditures .....	31,265 59
<b>Gross cash expenditures.....</b>	<b>\$488,243 96</b>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$106,714,667	\$1,000,573 64
Written during the year.....	68,458,777	666,794 05
<b>Total.....</b>	<b>\$174,173,444</b>	<b>\$1,667,367 69</b>
Expired and terminated.....	67,216,248	668,601 96
<b>In force at end of the year.....</b>	<b>\$106,957,196</b>	<b>\$998,765 73</b>
Deduct amount re-insured.....	3,967,065	39,897 05
<b>Net amount in force... ..</b>	<b>\$102,990,131</b>	<b>\$958,868 68</b>

MISCELLANEOUS.

Premiums received from organization of company .....	\$9,328,359 50
Losses paid from organization of company .....	3,820,258 96
Fire losses incurred during the year.....	230,499 85
Cash dividends declared from organization of company.....	2,042,360 26
Dividends declared during the year.....	60,000 00
Company's stock owned by directors .....	28,935 00

BUSINESS IN MAINE.

Risks written (fire) .....	\$249,525 00
Premiums received .....	2,733 71
Losses paid .....	49 20
Losses incurred .....	79 20



## AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOS. H. MONTGOMERY, *President.*RICHARD MARIS, *Secretary.*

Cash Capital, \$500,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$255,014 31
Loans on mortgage of real estate (first liens).....	1,101,264 13
Interest due and accrued thereon.....	31,695 79
Stocks and bonds owned by the company, market value.....	789,918 65
Loans secured by collateral.....	55,200 00
Cash in company's principal office.....	11,552 84
Cash deposited in bank.....	75,283 75
Interest due and accrued on collateral loans.....	524 90
Gross premiums in due course of collection.....	91,618 51
All other assets.....	7,425 65
Gross assets.....	\$3,406,584 53

## ITEMS, INCLUDED ABOVE, NOT ADMITTED.

American Fire Insurance Co., stock.....	\$348 00
---	----------

## LIABILITIES.

Losses adjusted and unpaid.....	\$ 19,556 07
Losses unadjusted, including all reported losses.....	122,549 65
Losses resisted.....	23,128 19
Net amount of unpaid losses.....	170,234 11
Unearned premiums on outstanding risks.....	862,867 95
All other demands against the company.....	577,374 58
Special deposits in excess of liabilities thereon.....	43,005 63
Total liabilities except capital.....	\$1,645,472 27
Cash capital.....	\$500,000 00
Surplus beyond all liabilities.....	264,112 26
Surplus as regards policy holders.....	764,112 26
Gross liabilities and net surplus.....	\$3,406,584 53

## INCOME.

Net cash received for premiums, (fire.).....	\$1,184,164 07
Received for interest on mortgages.....	59,485 06
Received for interest on stocks and bonds and all other sources.....	41,077 66
Income from all other sources.....	14,113 97
Gross cash income.....	\$1,398,840 76

## EXPENDITURES.

Net amount paid for losses.....	\$896,672 70
Cash dividends actually paid.....	27,500 00
Paid for commissions or brokerage.....	215,185 64
Salaries and other charges of officers, clerks and employes.....	108,750 00
Paid State, national and local taxes.....	33,085 97
All other expenditures.....	100,998 06
Gross cash expenditures.....	\$1,304,196 87

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$161,551,360	\$2,105,438 95
Written during the year..	114,789,048	1,480,038 76
Total .....	\$276,340,408	\$3,585,533 01
Expired and terminated.....	136,392,100	1,637,236 67
In force at end of the year .....	\$140,948,308	\$1,938,296 34
Deduct amount re-insured ....	6,389,409	80,859 15
Net amount in force .....	\$146,568,897	\$1,847,436 19
Perpetual risks in force, \$23,176,604. Premiums, \$615,665.12.		

## MISCELLANEOUS.

Premiums received from organization of company .....	\$39,779,165 88
Losses paid from organization of company.....	17,989,215 82
Fire losses incurred during the year .....	790,514 50
Cash dividends declared from organization of company.....	2,988,935 52
Dividends declared during the year.....	27,500 00
Company's stock owned by directors . . . . .	24,490 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$485,191 00
Premiums received .....	6,245 49
Losses paid ....	3,920 31
Losses incurred .....	2,470 31

## AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1858.

GEORGE T. CRAM, *President.*JOHN H. ADAMS, *Secretary.*

Cash Capital, \$600,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$500,000 00
Loans on mortgage of real estate, (first liens,).....	81,000 00
Stocks and bonds owned by the company, market value .....	787,000 00
Loans secured by collateral.....	100,291 33
Cash in company's principal office.....	322 35
Cash deposited in bank.....	98,102 98
Gross premiums in due course of collection.....	92,970 47
Gross assets. ....	\$1,661,187 11

## LIABILITIES.

Losses adjusted and unpaid .....	\$29,511 88
Losses unadjusted, including all reported losses.....	80,550 20
Losses resisted.....	30,861 30
Gross amount of claims for losses ....	141,043 43
Less re-insurance. ....	7,048 43

Net amount of unpaid losses. ....		\$184,000 00
Unearned premiums on outstanding risks. ....		662,006 01
All other demands against the company. ....		13,945 57
Special deposits in excess of liabilities thereon.....		47,153 56
Total liabilities except capital. ....		\$857,099 14
Cash capital.....	\$600,000 00	
Surplus beyond all liabilities.....	204,087 97	
Surplus as regards policy holders. ....		\$804,087 97
Gross liabilities and net surplus.....		\$1,661,187 11

## INCOME.

Net cash received for premiums (fire).....	\$202,695 25
Received for interest on stocks and bonds and all other sources.....	52,802 41
Income from all other sources.....	22,045 92
Gross cash income.....	\$277,543 58

## EXPENDITURES.

Net amount paid for losses (fire).....	\$484,220 25
Cash dividends actually paid.....	60,000 00
Paid for commissions or brokerage.....	123,385 97
Salaries and other charges of officers, clerks and employes.....	64,998 11
Paid State, National and local taxes.....	16,828 20
All other expenditures.....	99,232 10
Gross cash expenditures.....	\$848,664 63

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$108,358,241	\$1,290,635 68
Written during the year.....	78,260,448	1,008,226 95
Total.....	\$181,618,689	\$2,298,862 63
Expired and terminated.....	73,127,534	854,388 29
In force at end of the year.....	\$108,491,155	\$1,344,474 34
Deduct amount re-insured.....	3,953,034	38,637 37
Net amount in force.....	\$105,138,121	\$1,305,836 97

## MISCELLANEOUS.

Premiums received from organization of company.....	\$16,749,612 30
Losses paid from organization of company.....	8,570,989 20
Fire losses incurred during the year.....	506,436 21
Cash dividends declared from organization of company.....	1,166,412 40
Dividends declared during the year.....	60,000 00
Company's stock owned by directors.....	74,430 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$222,580 00
Premiums received.....	3,968 77
Losses paid.....	3,153 61
Losses incurred.....	3,153 61

## ARMENIA INSURANCE COMPANY,

PITTSBURGH, PENN.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

J. G. WAINWRIGHT, *President.*W. D. MCGILL, *Secretary.*

Cash Capital, \$250,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$ 46,797 17
Loans on mortgage of real estate, (first liens) .....	242,530 31
Interest due and accrued thereon .....	5,493 81
Stocks and bonds owned by the company, market value .....	24,350 00
Loans secured by collateral .....	8,600 00
Cash in company's principal office .....	1,824 17
Cash deposited in bank .....	5,841 94
Interest due and accrued on stocks and bonds .....	350 00
Interest due and accrued on collateral loans .....	15 00
Gross premiums in due course of collection .....	25,087 35
All other assets .....	489 17
Gross assets .....	<u>\$361,968 92</u>

## LIABILITIES.

Losses adjusted and unpaid .....	\$4,490 95
Losses unadjusted, including all reported losses .....	8,069 67
Losses resisted .....	3,416 66
Net amount of unpaid losses .....	<u>\$ 15,967 28</u>
Unearned premiums on outstanding risks .....	84,323 46
All other demands against the company .....	5,553 47
Total liabilities except capital .....	<u>\$105,844 21</u>
Cash capital .....	\$250,000 00
Surplus beyond all liabilities .....	6,144 71
Surplus as regards policy holders .....	<u>256,144 71</u>
Gross liabilities and net surplus .....	<u>\$361,968 92</u>

## INCOME.

Net cash received for premiums, (fire) .....	\$111,392 36
Received for interest on mortgages .....	12,662 13
Received for interest on stocks and bonds and all other sources .....	1,500 00
Income from all other sources .....	3,175 42
Gross cash income .....	<u>\$128,729 90</u>

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$54,881 65
Cash dividends actually paid .....	222 00
Paid for commissions or brokerage .....	31,789 69
Salaries and other charges of officers, clerks and employees .....	5,600 00
Paid state, national and local taxes .....	3,140 03
All other expenditures .....	2,208 68
Gross cash expenditures .....	<u>\$104,842 05</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$ 9,457,793	\$121,378 11
Written during the year .....	12,324,902	143,504 83
Total .....	\$21,692,694	\$264,792 43
Expired and terminated .....	8,878,728	100,065 69
In force at end of the year .....	\$12,813,906	\$164,726 74
Deduct amount re-insured .....	322,688	4,702 85
Net amount in force .....	\$12,491,218	\$160,023 89

## MISCELLANEOUS.

Premiums received from organization of company .....	\$1,352,108 00
Losses paid from organization of company .....	691,407 24
Fire losses incurred during the year .....	58,089 70
Cash dividends declared from organization of company .....	337,500 00
Company's stock owned by directors .....	84,800 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$12,000 00
Premiums received ..	174 80

## BOSTON MARINE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

RANSOM B. FULLER, *President.*THOMAS H. LORD, *Secretary.*

Cash Capital, \$1,000,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$ 31,740 78
Loans on mortgage of real estate, (first liens) .....	1,059,840 00
Interest due and accrued thereon .....	5,782 73
Stocks and bonds owned by the company, market value .....	1,182,019 00
Loans secured by collateral .....	81,850 00
Cash in company's principal office .....	217,114 22
Cash deposited in bank .....	4,131 83
Interest due and accrued on stocks and bonds .....	132,229 88
Gross premiums in due course of collection .....	214,552 56
Bills receivable, not matured, taken for premiums .....	
Gross assets .....	\$2,828,840 99

## LIABILITIES.

Losses adjusted and unpaid .....	\$224,349 00
Losses unadjusted, including all reported losses .....	
Losses resisted .....	
Unearned premiums on outstanding risks .....	347,691 07
Total liabilities except capital .....	\$572,040 07
Cash capital .....	\$1,000,000 00
Surplus beyond all liabilities .....	1,256,800 92
Surplus as regards policy holders .....	\$2,256,800 92
Gross liabilities and net surplus .....	\$2,828,840 99

## INCOME.

Net cash received for premiums( marine).....	\$869,434 06
Received for interest on mortgages .....	41,475 88
Received for interest on stocks and bonds and all other sources.....	56,176 89
Income from all other sources .....	2,488 38
<b>Gross cash income.....</b>	<b>\$969,569 01</b>

## EXPENDITURES.

Net amount paid for losses (marine)....	\$717,658 40
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage .....	15,656 41
Salaries and other charges of officers, clerks and employes.....	54,835 50
Paid State, National and local taxes.....	6,851 88
All other expenditures .....	60,634 87
<b>Gross cash expenditures .....</b>	<b>\$955,637 01</b>

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$10,171,919	\$411,080 04
Written during the year.....	57,877,687	954,255 70
<b>Total .....</b>	<b>\$68,049,616</b>	<b>\$1,365,335 74</b>
Expired and terminated.....	58,629,496	1,001,645 88
<b>In force at end of the year.....</b>	<b>\$9,420,120</b>	<b>\$363,690 86</b>
Deduct amount re-insured .....	441,962	15,999 29
<b>Net amount in force.....</b>	<b>\$8,978,158</b>	<b>\$347,691 07</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$34,323,974 82
Losses paid from organization of company .....	17,050,970 88
Marine losses incurred during the year.....	787,690 97
Cash dividends declared from organization of company.....	1,730,000 00
Dividends declared during the year.....	100,000 00
Company's stock owned by directors.....	105,100 00

## BUSINESS IN MAINE.

Risks written (marine) ....	\$634,841 00
Premiums received ....	7,781 24
Losses paid .....	257 47
Losses incurred .....	215 00

## BUFFALO GERMAN INSURANCE COMPANY.

BUFFALO, N. Y.

INCORPORATED IN 1867. COMMENCED BUSINESS 1867.

PHILIP BECKER, *President.*OLIVER J. EGGERT, *Secretary.*

Cash Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$302,112 73
Loans on mortgage of real estate (first liens) .....	548,360 00
Interest due and accrued thereon .....	5,162 85
Stocks and bonds owned by the company, market value .....	600,379 48
Loans secured by collateral .....	153,200 00
Cash in company's principal office .....	2,557 07
Cash deposited in bank .....	106,301 94
Interest due and accrued on stocks and bonds .....	3,211 25
Interest due and accrued on collateral loans .....	300 00
Gross premiums in due course of collection .....	44,862 37
Bills receivable, not matured, taken for premiums .....	2,945 20
All other assets .....	1,918 75
<b>Gross assets .....</b>	<b>\$1,778,411 73</b>

## LIABILITIES.

Losses adjusted and unpaid. ....	\$ 3,180 68
Losses unadjusted, including all reported losses .....	17,705 00
Losses resisted .....	2,900 00
<b>Net amount of unpaid losses .....</b>	<b>\$ 23,785 68</b>
Unearned premiums on outstanding risks .....	353,589 99
All other demands against the company .....	8,601 00
<b>Total liabilities except capital .....</b>	<b>\$385,985 67</b>
Cash capital .....	\$ 200,000 00
Surplus beyond all liabilities .....	1,192,425 06
<b>Surplus as regards policy holders .....</b>	<b>1,192,425 06</b>
<b>Gross liabilities and net surplus .....</b>	<b>\$1,778,411 73</b>

## INCOME.

Net cash received for premiums, (fire) .....	\$490,485 82
Received for interest on mortgages .....	32,409 28
Received for interest on stocks and bonds and all other sources .....	27,853 45
Income from all other sources .....	32,661 51
<b>Gross cash income .....</b>	<b>\$508,408 06</b>

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$209,079 06
Cash dividends actually paid .....	50,000 00
Paid for commissions or brokerage .....	87,195 15
Salaries and other charges of officers, clerks and employes .....	28,524 27
Paid State, national and local taxes .....	8,266 89
All other expenditures .....	32,463 18
<b>Gross cash expenditures .....</b>	<b>\$415,528 55</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1884 .....	\$67,492 712	\$739,553 47
Written during the year .....	42,387,586	489,348 54
Total.....	\$109,780,298	\$1,228,902 01
Expired and terminated. ....	44,518,962	515,059 10
In force at end of the year.....	\$65,211,306	\$713,842 91
Deduct amount re-insured. ....	1,221,120	12,032 83
Net amount in force .....	\$63,990,186	\$701,810 08

## MISCELLANEOUS.

Premiums received from organization of company .....	\$8,300,072 90
Losses paid from organization of company.....	4,321,411 88
Fire losses incurred during the year. ....	206,050 18
Cash dividends declared from organization of company.....	875,925 00
Dividends declared during the year.....	50,000 00
Company's stock owned by directors.....	60,300 00

## BUSINESS IN MAINE.

Risks written (fire). ....	\$171,820 00
Premiums received .....	2,362 28
Losses paid .....	2,259 79
Losses incurred .....	2,222 60

## CAPITAL FIRE INSURANCE COMPANY,

CONCORD, N. H.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

LYMAN JACKMAN, *President.*CHAS. L. JACKMAN, *Secretary.*

Cash Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$100,387 08
Loans on mortgage of real estate, (first liens).....	57,935 00
Interest due and accrued thereon.....	612 08
Stocks and bonds owned by the company, market value.....	170,400 00
Cash in company's principal office .....	2,424 11
Cash deposited in bank .....	86,322 30
Interest due and accrued on stocks and bonds .....	881 67
Gross premiums in due course of collection. ....	51,217 35
All other assets, viz: Due from other companies for re-insurance .....	2,652 54
Gross assets.....	\$432,882 08

## LIABILITIES.

Losses adjusted and unpaid .....	\$13,376 17
Losses unadjusted, including all reported losses....	15,155 13
Losses resisted .....	700 00
Gross amount of claims for losses....	\$29,231 30
Less re-insurance.....	810 03



Net amount of unpaid losses .....	\$ 28,431 27
Unearned premiums on outstanding risks .....	135,913 24
All other demands against the company .....	42,156 19
<b>Total liabilities except capital .....</b>	<b>\$306,499 70</b>
Cash capital .....	\$300,000 00
Surplus beyond all liabilities .....	16,892 88
<b>Surplus as regards policy holders .....</b>	<b>216,392 88</b>
<b>Gross liabilities and net surplus .....</b>	<b>\$422,892 08</b>

## INCOME.

Net cash received for premiums, (fire) .....	\$305,789 08
Received for interest on mortgages .....	3,729 92
Received for interest on stocks and bonds and all other sources .....	7,328 89
Income from all other sources .....	6,014 46
<b>Gross cash income .....</b>	<b>\$322,862 35</b>

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$106,081 81
Cash dividends actually paid .....	8,000 00
Paid for commissions or brokerage .....	52,737 88
Salaries and other charges of officers, clerks and employees .....	6,574 73
Paid State, national and local taxes .....	4,396 68
All other expenditures .....	8,246 44
<b>Gross cash expenditures .....</b>	<b>\$185,837 13</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$23,625,127	\$323,735 37
Written during the year .....	20,853,196	289,778 56
<b>Total .....</b>	<b>\$44,478,323</b>	<b>\$613,513 93</b>
Expired and terminated .....	22,787,628	317,863 19
<b>In force at end of the year .....</b>	<b>\$21,690,695</b>	<b>\$305,650 81</b>
Deduct amount re-insured .....	2,820,551	40,355 58
<b>Net amount in force .....</b>	<b>\$18,870,144</b>	<b>\$265,295 23</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$1,553,155 00
Losses paid from organization of company .....	499,590 91
Fire losses incurred during the year .....	123,234 28
Cash dividends declared from organization of company .....	61,814 00
Dividends declared during the year .....	8,000 00
Company's stock owned by directors .....	56,100 00

## BUSINESS IN MAINE.

Risk written (fire) .....	\$441,753 00
Premiums received .....	8,568 99
Losses paid .....	1,035 06
Losses incurred .....	1,235 06

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1858.

G. A. VAN ALLEN, *President.*

E. D. JENISON, *Secretary.*

Cash Capital, \$200,000.

ASSETS.

Real estate owned by the company, unincumbered .....	\$75,000 00
Loans on mortgage of real estate (first liens) .....	78,800 00
Stocks and bonds owned by the company, market value .....	164,330 00
Loans secured by collateral .....	10,850 00
Cash in company's principal office .....	88,444 86
Interest due and accrued on stocks and bonds .....	800 00
Gross premiums in due course of collection .....	9,286 70
All other assets .....	594 62
<b>Gross assets.</b> .....	<b>\$373,586 28</b>

LIABILITIES.

Losses unadjusted, including all reported losses .....	\$8,440 00
Losses resisted .....	2,880 00
<b>Net amount of unpaid losses</b> .....	<b>\$10,820 00</b>
Unearned premiums on outstanding risks .....	86,918 35
All other demands against the company .....	2,214 20
<b>Total liabilities except capital</b> .....	<b>108,947 55</b>
Cash capital .....	\$200,000 00
Surplus beyond all liabilities .....	64,638 73
<b>Surplus as regards policy holders.</b> .....	<b>264,638 73</b>
<b>Gross liabilities and net surplus...</b> .....	<b>\$373,586 28</b>

INCOME.

Net cash received for premiums (fire) .....	\$142,768 18
Received for interest on mortgages .....	3,896 67
Received for interest on stocks and bonds and all other sources .....	8,680 25
Income from all other sources .....	5,156 66
<b>Gross cash income</b> .....	<b>\$160,001 76</b>

EXPENDITURES.

Net amount paid for losses .....	\$79,212 14
Cash dividends actually paid .....	12,000 00
Paid for commissions or brokerage .....	27,808 72
Salaries and other charges of officers, clerks and employees .....	11,658 97
Paid State, national and local taxes .....	7,768 62
All other expenditures .....	8,524 61
<b>Gross cash expenditures</b> .....	<b>\$146,968 06</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$16,804,204	\$187,043 65
Written during the year.....	14,609,868	163,125 69
Total.....	\$31,414,072	\$350,169 34
Expired and terminated.....	13,501,363	154,644 86
In force at end of the year.....	\$17,912,709	\$186,524 78
Deduct amount re-insured.....	650,463	6,125 46
Net amount in force.....	\$17,262,246	\$189,399 32

## MISCELLANEOUS.

Premiums received from organization of company.....	\$5,207,954 00
Losses paid from organization of company.....	3,388,962 00
Fire losses incurred during the year.....	73,060 00
Cash dividends declared from organization of company.....	840,000 00
Dividends declared during the year.....	12,000 00
Company's stock owned by directors.....	57,500 00

## BUSINESS IN MAINE.

Risks written, (fire).....	\$200,375 00
Premiums received.....	2,429 35
Losses paid.....	270 61
Losses incurred.....	270 61

## \*COMMERCIAL UNION FIRE INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1891.

CHARLES SEWALL, *President.*A. H. WRAY, *Secretary.*

Cash Capital, \$200,000.

## ASSETS.

Stocks and bonds owned by the company, market value.....	\$203,000 00
Cash in company's principal office.....	78 00
Cash deposited in bank.....	11,667 48
Interest due and accrued on stocks and bonds..	1,000 00
Gross premiums in due course of collection.....	5,217 04
All other assets, viz: Interest due on bank balances.....	9 31
Gross assets.....	\$220,971 83

## LIABILITIES.

Losses adjusted and unpaid.....	\$ 12 65
Unearned premiums on outstanding risks.....	8,637 54
All other demands against the company.....	680 17
Total liabilities except capital.....	\$9,330 36
Cash capital.....	\$200,000 00
Surplus beyond all liabilities.....	11,641 47
Surplus as regards policy holders.....	\$211,641 47
Gross liabilities and net surplus.....	\$220,971 83

\* Admitted March 16, 1896.

## INCOME.

Net cash received for premiums, (fire) .....	\$12,829 01
Received for interest on stocks and bonds and all other sources. ....	6,000 00
Income from all other sources viz: Interest on bank balances....	26 68
<b>Gross cash income.....</b>	<b>\$18,855 69</b>

## EXPENDITURES.

Net amount paid for losses, (fire).....	\$1,288 77
Cash dividends actually paid.....	6,000 00
Paid for commissions Or brokerage.....	1,909 80
Paid State, National and local taxes.....	809 75
All other expenditures viz: printing, stationery, advertising, office expenses and postage.....	137 87
<b>Gross cash expenditures.....</b>	<b>\$10,123 69</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$ 10,000	\$ 18 42
Written during the year.....	2,198,786	19,612 84
<b>Total .....</b>	<b>\$2,208,786</b>	<b>\$19,631 26</b>
Expired and terminated .....	853,652	2,455 22
<b>In force at end of the year .....</b>	<b>\$1,855,134</b>	<b>\$17,176 04</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$105,191 97
Losses paid from organization of company.....	81,261 85
Fire losses incurred during the year .....	1,279 42
Cash dividends declared from organization of company.....	9,000 00
Company's stock owned by directors .....	7,500 00

## CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

J. D. BROWNE, *President.*CHARLES R. BURT, *Secretary.*

Cash Capital, \$1,000,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$146,525 00
Loans on mortgages of real estate (first liens).....	854,750 00
Stocks and bonds owned by the company, market value .....	1,760,605 00
Loans secured by collateral.....	12,500 00
Cash in company's principal office.....	1,108 74
Cash deposited in bank.....	162,686 46
Gross premiums in due course of collection.....	252,329 68
Bills receivable, not matured, taken for premiums.....	1,488 80
<b>Gross assets.....</b>	<b>\$3,192,001 69</b>

## LIABILITIES.

Losses unadjusted, including all reported losses.....	\$231,359 49
Losses resisted.....	33,868 51
Gross amount of claims for losses .....	\$265,218 00
Less re-insurance.....	13,676 00
Net amount of unpaid losses .....	\$ 251,542 00
Unearned premiums on outstanding risks.....	1,575,060 28
All other demands against the company.....	59,000 00
Special deposits in excess of liabilities thereon.....	109,284 00
Total liabilities except capital.....	\$1,795,596 28
Cash capital .....	\$1,000,000 00
Surplus beyond all liabilities.....	386,475 41
Surplus as regards policy holders.....	1,386,475 41
Gross liabilities and net surplus.....	\$3,192,001 69

## INCOME.

Net cash received for premiums (fire) .....	\$1,763,146 14
Received for interest on mortgages .....	60,410 35
Received for interest on stocks and bonds and all other sources.....	74,580 52
Gross cash income.....	\$1,898,147 01

## EXPENDITURES.

Net amount paid for losses, (fire).....	\$883,986 72
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage .....	811,373 31
Salaries and other charges of officers, clerks and employees.....	157,642 73
Paid State, National and local taxes....	38,407 75
All other expenditures.....	156,755 55
Gross cash expenditures.....	\$1,681,168 05

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$188,142,484	\$2,456,177 07
Written during the year .....	157,529,898	2,046,396 40
Total.....	\$345,472,387	\$4,502,570 47
Deduct expirations and cancellations .....	134,686,724	1,797,186 54
In force December 31, 1895.....	210,786,643	2,706,384 93
Deduct amount re-insured.....	5,706,460	74,741 43
Net amount in force .....	\$205,080,183	\$2,630,643 45

## MISCELLANEOUS.

Premiums received from organization of company..	\$30,167,335 31
Losses paid from organization of company.....	11,478,463 26
Fire losses incurred during the year.....	868,886 73
Cash dividends declared from organization of company.....	2,005,000 00
Dividends declared during the year .....	100,000 00
Company's stock owned by directors.....	71,600 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$2,386,400 00
Premiums received .....	59,038 90
Losses paid .....	18,574 69
Losses incurred.....	17,663 99

## CONTINENTAL INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

F. C. MOORE, *President*.E. LANNING, *Secretary*.

Cash Capital, \$1,000,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$1,062,430 19
Loans on mortgage of real estate, (first liens).....	107,560 00
Interest due and accrued thereon .....	2,168 25
Stocks and bonds owned by the company, market value.....	4,890,494 00
Cash in company's principal office.....	20,702 60
Cash deposited in bank.....	501,585 08
Interest due and accrued on stocks and bonds .....	74,840 30
Interest due and accrued on collateral loans .....	560 85
Gross premiums in due course of collection....	350,737 19
Bills receivable, not matured, taken for premiums. ....	191,665 24
All other assets.....	4,064 57
Gross assets.....	\$7,216,928 25

## LIABILITIES.

Losses unadjusted, including all reported losses .....	\$332,504 47
Losses resisted. ....	88,757 00
Gross amount of claims for losses .....	371,261 47
Less re-insurance.....	4,547 88
Net amount of unpaid losses.....	\$366,713 64
Unearned premiums on outstanding risks.....	3,521,736 86
All other demands against the company .....	302,579 53
Special deposits in excess of liabilities thereon.....	40,581 71
Total liabilities except capital ....	\$4,231,601 58
Cash capital.....	\$1,000,000 00
Surplus beyond all liabilities .....	1,865,226 42
Surplus as regards policy holders.....	\$3,965,226 42
Gross liabilities and net surplus .....	\$7,216,928 25

## INCOME.

Net cash received for premiums (fire).....	\$3,421,494 48
Received for interest on mortgages.....	6,044 86
Received for interest on stocks and bonds and all other sources.....	273,107 53
Income from all other sources viz.: Rents .....	40,107 63
Gross cash income .....	\$3,740,744 50

## EXPENDITURES.

Net amount paid for losses, (fire).....	\$1,830,789 06
Cash dividends actually paid.. ..	153,961 50
Cash paid for redemption of script ..	180 00
Interest paid script holders.....	7 70
Paid for commissions or brokerage.....	671,646 76
Salaries and other charges of officers, clerks and employes.....	296,656 85
Paid State, National and local taxes.....	65,253 12
All other expenditures.....	213,604 12
Gross cash expenditures... ..	\$3,282,101 11

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 . . . . .	\$631,962.261	\$6,533,176 83
Written during the year.. . . .	448,573,640	3,816,309 10
Total . . . . .	\$1,080,535,901	\$10,349,486 08
Expired and terminated . . . . .	413,337,601	3,469,116 07
In force at the end of the year....	\$667,198,300	\$6,880,369 96
Deduct amount re-insured....	4,908,456	44,135 13
Net amount in force.....	\$662,294,814	\$6,836,234 83

## MISCELLANEOUS.

Premiums received from organization of company.....	\$61,833,597 85
Losses paid from organization of company.....	34,536,782 14
Fire losses incurred during the year . . . . .	1,761,414 58
Cash dividends declared from organization of company.....	5,492,356 56
Dividends declared during the year.....	154,000 00
Company's stock owned by directors . . . . .	174,900 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$1,622,102 00
Premiums received.....	22,827 06
Losses paid.....	10,708 36
Losses incurred.....	11,362 30

## DELAWARE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

TATTNALL PAULDING, *President.*HENRY LYLURN, *Secretary.*

Cash Capital, \$702,875.

## ASSETS.

Real estate owned by the company, unincumbered . . . . .	\$160,000 00
Loans on mortgage of real estate (first liens) . . . . .	112,200 00
Interest due and accrued thereon . . . . .	1,310 68
Stocks and bonds owned by the company, market value.....	987,249 00
Cash in company's principal office . . . . .	66 30
Cash deposited in bank.....	69,672 59
Gross premiums in due course of collection.....	166,514 10
Bills receivable, not matured, taken for premiums....	2,867 26
All other assets.....	13,710 15
Gross assets.....	\$1,513,590 08

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$1,896 00
Losses unadjusted, including all reported losses.....	43,150 00
Losses resisted.....	8,500 00

Net amount of unpaid losses .....	\$ 53,545 00
Unearned premiums on outstanding risks .....	491,834 91
All other demands against the company .....	95,938 80
Special deposits in excess of liabilities thereon .....	30,029 83
<b>Total liabilities except capital. . . . .</b>	<b>\$671,348 54</b>
Cash capital .....	\$702,875 00
Surplus beyond all liabilities. ....	139,368 54
<b>Surplus as regards policy holders . . . . .</b>	<b>842,243 54</b>
<b>Gross liabilities and net surplus. ....</b>	<b>\$1,513,590 08</b>

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums .....	\$385,660 41	\$126,344 82	\$512,004 78
Received for interest on mortgages .....			8,240 08
Received for interest on stocks and bonds and all other sources .....			48,422 88
Income from all other sources .....			11,169 07
<b>Gross cash income .....</b>			<b>\$877,836 84</b>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses .....	\$365,024 96	\$157,918 70	\$522,943 72
Cash dividends actually paid .....			42,172 50
Cash paid for redemption of script .....			95 00
Interest paid script holders .....			16 20
Paid for commissions or brokerage .....			158,413 44
Salaries and other charges of officers, clerks and employes .....			74,596 25
Paid State, National and local taxes .....			30,075 63
All other expenditures .....			77,955 96
<b>Gross cash expenditures .....</b>			<b>\$906,267 70</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premium.</i>
In force December 31, 1894 .....	\$74,241,548	\$928,469 48	\$11,634,471	\$ 21,927 09
Written during the year .....	77,118,478	837,969 32	17,517,107	118,971 20
<b>Total .....</b>	<b>\$151,360,021</b>	<b>\$1,866,438 80</b>	<b>\$29,151,578</b>	<b>\$140,898 29</b>
Expired and terminated .....	66,770,480	826,672 86	28,366,246	136,756 20
<b>In force at end of the year .....</b>	<b>\$84,589,541</b>	<b>\$1,039,765 94</b>	<b>\$785,332</b>	<b>\$4,142 09</b>
Deduct amount re-insured .....	8,824,140	120,866 88	785,332	4,142 09
<b>Net amount in force .....</b>	<b>\$75,765,401</b>	<b>\$918,899 06</b>		

Perpetual risks in force, \$8,324,699.72. Premiums, \$85,897.19.

## MISCELLANEOUS.

Premiums received from organization of company .....	\$30,478,807 00
Losses paid from organization of company .....	18,246,809 00
Fire losses incurred during the year .....	814,676 00
Marine losses incurred during the year .....	114,853 00
Cash dividends declared from organization of company .....	2,529,073 00
Dividends declared during the year .....	42,172 50
Company's stock owned by directors .....	60,900 00

## BUSINESS IN MAINE.

Risks written, (fire) .....	\$180,266 00
Premiums received .....	2,385 02
Losses incurred .....	40 00



## EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President.*J. E. TILLINGHAST, *Secretary.*

Cash Capital, \$300,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$129,900 00
Loans on mortgages of real estate (first liens) .....	125,500 00
Interest due and accrued thereon .....	181 00
Stocks and bonds owned by the company, market value.....	290,961 50
Cash in company's principal office .....	35,320 00
Gross premiums in due course of collection.....	43,562 92
All other assets.....	1,218 00
<b>Gross assets .....</b>	<b>\$616,643 42</b>

Premiums more than three months due, \$6.00.

## LIABILITIES.

Losses adjusted and unpaid .....	\$ 2,708 00
Losses unadjusted, including all reported losses.....	11,985 00
Losses resisted .....	2,940 00
<b>Net amount of unpaid losses .....</b>	<b>\$17,628 00</b>
Unearned premiums on outstanding risks.....	192,041 47
All other demands against the company .....	6,542 25
<b>Total liabilities except capital. . . . .</b>	<b>\$216,011 72</b>
Cash capital.....	\$300,000 00
<b>Surplus beyond all liabilities.....</b>	<b>100,631 70</b>
<b>Surplus as regards policy holders .....</b>	<b>400,631 70</b>
<b>Gross liabilities and net surplus.....</b>	<b>\$616,643 42</b>

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums .....	\$261,483 93	\$1,349 37	\$262,833 30
Received for interest on mortgages .....			6,352 76
Received for interest on stocks and bonds and all other sources.....			13,527 97
Income from all other sources.....			4,527 07
<b>Gross cash income.....</b>			<b>\$287,241 10</b>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses .....	\$119,960 04	\$125 61	\$120,075 65
Cash dividends actually paid .....			18,890 50
Paid for commissions or brokerage .....			49,861 27
Salaries and other charges of officers, clerks and employees .....			22,890 73
Paid State, national and local taxes.....			9,480 16
All other expenditures .....			21,123 57
<b>Gross cash expenditures .....</b>			<b>\$242,391 88</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$30,852,480	\$368,807 77	\$ 20,685	\$ 427 71
Written during the year.....	26,977,918	318,807 52	205,616	1,508 95
Total.....	\$57,830,398	\$685,615 29	\$226,300	\$1,936 66
Expired and terminated .....	24,473,523	297,921 25	183,963	1,138 51
In force at end of the year.....	\$33,456,870	\$387,694 04	\$32,337	\$798 15
Deduct amount re-insured.....	1,128,565	13,363 77	-	-
Net amount in force.....	\$32,328,305	\$374,330 27	\$32,337	\$798 15

## MISCELLANEOUS.

Premiums received from organization of company ....	\$5,284,478 81
Losses paid from organization of company .....	3,433,332 56
Fire losses incurred during the year .....	113,806 04
Marine losses incurred during the year.....	48 73
Cash dividends declared from organization of company.....	560,000 00
Dividends declared during the year.....	18,000 00
Company's stock owned by directors .....	70,000 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$321,361 00
Premiums received .....	4,169 85
Losses paid .....	1,624 27
Losses incurred .....	1,675 27

## FIRE ASSOCIATION,

## PHILADELPHIA, PENN.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1817.

E. C. IRVIN, *President.*BENJAMIN T. HERKNES, *Secretary.*

Cash Capital, \$500,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$ 202,900 00
Loans on mortgage of real estate (first liens) .....	1,891,829 51
Interest due and accrued thereon .....	40,764 44
Stocks and bonds owned by the company, market value .....	2,488,014 00
Loans secured by collateral.....	92,069 00
Cash in company's principal office .....	10,509 11
Cash deposited in bank.....	300,041 30
Interest due and accrued on stocks and bonds .....	22,717 75
Interest due and accrued on collateral loans .....	476 38
Gross premiums in due course of collection.....	516,284 24
All other assets.....	4,907 45
Gross assets.....	\$5,531,243 06

## ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Fire association stock .....	\$88,320 00
Loans secured by stock of fire association. ....	2,600 00
Total .....	\$90,920 00

## LIABILITIES.

Losses adjusted and unpaid .....	\$139,564 33
Losses unadjusted, including all reported losses.....	140,530 93
Losses resisted .....	51,370 68
Gross amount of claims for losses.....	331,465 94
Less re-insurance.....	11,435 90
Net amount of unpaid losses .....	\$ 320,030 04
Unearned premiums on outstanding risks.....	1,854,618 25
All other demands against the company: reclaimable on perpetual policies, \$1,924,533.29; all other demands, \$179,087.54 .....	2,103,620 83
Special deposits in excess of liabilities thereon.....	54,976 84
Total Liabilities except capital.....	\$4,332,945 96
Cash capital.....	\$500,000 00
Surplus beyond all liabilities.....	748,297 10
Surplus as regards policy holders .....	1,248,297 10
Gross liabilities and net surplus.....	\$5,581,243 06

## INCOME.

Net cash received for premiums (fire) .....	\$2,473,560 81
Received for interest on mortgages .....	111,282 09
Received for interest on stocks and bonds and all other sources.....	128,481 24
Income from all other sources .....	4,673 71
Gross cash income.....	\$2,717,977 85

## EXPENDITURES.

Net amount paid for losses (fire).....	\$1,277,829 54
Cash dividends actually paid .....	200,000 00
Paid for commissions or brokerage.....	521,914 95
Salaries and other charges of officers, clerks and employees.....	300,415 68
Paid State, national and local taxes.....	57,848 95
All other expenditures .....	8,081 10
Gross cash expenditures.....	\$2,360,890 22

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$317,102,414	\$3,434,083 05
Written during the year.....	252,671,760	3,024,678 21
Total .....	\$569,774,174	\$6,458,711 26
Expired and terminated.....	215,331,077	2,702,557 10
In force at end of the year .....	\$354,443,097	\$3,756,154 16
Deduct amount re-insured .....	12,075,069	123,474 52
Net amount in force .....	\$342,368,028	\$3,632,679 64

Perpetual risks in force, \$87,156,784; premiums, \$2,065,562.48.

## MISCELLANEOUS.

Losses paid from organization of company .....	\$32,035,856 00
Fire losses incurred during the year.....	1,346,954 00
Cash dividends declared from organization of company .....	4,979,793 00
Company's stock owned by directors .....	40,250 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$2,516,816 00
Premiums received .....	39,536 46
Losses paid .....	21,864 86
Losses incurred .....	18,009 97

## FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

D. J. STAPLES, *President.*BERNARD FAYMONVILLE, *Secretary.*

Cash Capital, \$1,000,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$416,700 00
Loans on mortgage of real estate (first liens).....	492,243 85
Interest due and accrued thereon.....	6,220 31
Stocks and bonds owned by the company, market value.....	1,710,979 00
Loans secured by collateral.....	178,301 65
Cash deposited in bank.....	188,297 39
Interest due and accrued on stocks and bonds.....	5,252 53
Interest due and accrued on collateral loans.....	613 12
Gross premiums in due course of collection.....	369,500 75
Bills receivable, not matured, taken for premiums.....	40,491 40
All other assets.....	35,495 88
<b>Gross assets.....</b>	<b>\$3,449,085 88</b>

## ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Home Mutual Insurance Co., stock.....	\$600 000
---------------------------------------	-----------

## LIABILITIES.

Losses adjusted and unpaid.....	\$ 81,409 43
Losses unadjusted, including all reported losses.....	98,759 46
Losses resisted.....	11,650 00
<b>Gross amount of claims for losses.....</b>	<b>\$141,818 89</b>
Less re-insurance.....	16,327 47
<b>Net amount of unpaid losses.....</b>	<b>\$125,491 42</b>
Unearned premiums on outstanding risks.....	1,218,571 74
All other demands against the company.....	117,827 63
Special deposits in excess of liabilities thereon.....	35,757 64
<b>Total liabilities except capital.....</b>	<b>\$1,497,648 43</b>
<b>Cash capital.....</b>	<b>1,000,000 00</b>
<b>Surplus beyond all liabilities.....</b>	<b>961,447 45</b>
<b>Surplus as regards policy holders.....</b>	<b>\$1,951,447 45</b>
<b>Gross liabilities and net surplus.....</b>	<b>\$3,449,085 88</b>

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums.....	\$1,459,088.76	\$181,790.18	\$1,640,878 94
Received for interest on mortgages.....			28,997 02
Received for interest on stocks and bonds and all other sources.....			104,459 24
Income from all other sources.....			19,188 15
<b>Gross cash income.....</b>			<b>\$1,791,508 35</b>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses .....	\$724,062.87.	\$123,686.29	\$847,749 26
Cash dividends actually paid .....			120,000 00
Paid for commissions or brokerage .....			224,935 85
Salaries and other charges of officers, clerks and employes .....			179,027 74
Paid State, national and local taxes. ....			30,701 61
All other expenditures.....			154,063 84
Gross cash expenditures .....			\$1,556,480 30

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premium.</i>
In force December 31, 1894 .....	\$199,631,332	\$2,587,001 20	\$3,820,916	\$149,575 52
Written during the year.....	179,216,492	2,155,368 87	27,914,784	329,747 18
Total.....	\$378,847,824	\$4,742,370 07	\$31,735,700	\$479,322 70
Expired and terminated.....	167,900,380	2,227,613 47	27,838,145	324,160 16
In force at end of the year .....	\$210,947,444	\$2,514,756 60	\$3,897,555	\$155,162 54
Deduct amount re-insured .....	19,797,119	265,676 24	1,362,758	60,452 96
Net amount in force.....	\$191,150,325	\$2,249,080 36	\$2,534,797	\$94,709 58

## MISCELLANEOUS.

Premiums received from organization of company .....	\$28,489,258 00
Losses paid from organization of company.....	14,370,424 00
Fire losses incurred during the year .....	717,879 84
Marine losses incurred during the year.....	119,160 51
Cash dividends declared from organization of company....	2,536,060 00
Dividends declared during the year.....	120,000 00
Company's stock owned by directors . . . . .	135,400 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$1,010,342 42
Premiums received .....	14,781 44
Losses paid .....	8,542 27
Losses incurred .....	8,359 98

## FRANKLIN INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

JAMES W. MCALLISTER, *President.*E. T. CRESSON, *Secretary.*

Cash Capital, \$400,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$279,000 00
Loans on mortgage of real estate, (first liens,).....	233,806 00
Interest due and accrued thereon.....	3,507 12
Stocks and bonds owned by the company, market value .....	2,398,450 00
Loans secured by collateral.....	197,500 00
Cash in company's principal office.....	8,057 84
Cash deposited in bank.....	86,683 43
Interest due and accrued on collateral loans.....	1,312 26
Gross premiums in due course of collection.....	65,222 93
Gross assets. . . . .	\$3,198,531 58

## LIABILITIES.

Losses adjusted and unpaid .....	\$15,713 82	
Losses unadjusted, including all reported losses.....	27,176 23	454,851 00
Losses resisted.....	1,500 00	
Gross amount of claims for losses .....	44,390 05	
Less re-insurance. ....	2,890 63	
Net amount of unpaid losses. ....		\$41,509 42
Unearned premiums on outstanding risks .....		454,851 00
All other demands against the company. ....		1,202,697 52
Total liabilities except capital .....		\$1,699,057 94
Cash capital.....	\$ 400,000 00	
Surplus beyond all liabilities.....	1,070,493 64	
Surplus as regards policy holders .....		\$1,470,493 64
Gross liabilities and net surplus.....		\$3,169,551 58

## INCOME.

Net cash received for premiums (fire).....	\$489,756 87
Received for interest on mortgages.....	14,842 73
Received for interest on stocks and bonds and all other sources.....	120,519 64
Income from all other sources.....	9,750 29
Gross cash income.....	\$634,869 53

## EXPENDITURES.

Net amount paid for losses (fire).....	\$278,422 80
Cash dividends actually paid .....	99,890 00
Paid for commissions or brokerage .....	88,278 88
Salaries and other charges of officers, clerks and employes.....	38,140 00
Paid State, national and local taxes.....	20,960 98
All other expenditures .....	89,530 11
Gross cash expenditures .....	\$615,222 82

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$83,853,259	\$969,742 89
Written during the year.....	50,157,976	588,497 97
Total .....	\$134,011,235	\$1,558,240 86
Expired and terminated... ..	52,840,913	633,620 87
In force at end of the year.....	\$81,170,323	\$924,620 49
Deduct amount re-insured.....	3,870,004	38,375 18
Net amount in force....	\$77,800,319	\$886,245 31
Perpetual risks in force, \$57,737,973; Premiums \$1,265,299.05.		

## MISCELLANEOUS.

Premiums received from organization of company .....	\$30,230,371 57
Losses paid from organization of company .....	16,014,023 09
Fire losses incurred during the year.....	293,398 39
Cash dividends declared from organization of company.....	5,384,000 00
Dividends declared during the year.....	100,000 00
Company's stock owned by directors .....	22,500 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$484,015 00
Premiums received .....	8,069 07
Losses paid .....	1,555 30
Losses incurred....	1,559 30

## GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EMIL OELBERMANN, *President.*WILLIAM S. NEWELL *Secretary.*

Cash Capital, \$1,000,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$25,000 00
Stocks and bonds owned by the company, market value.....	5,782,385 00
Cash in company's principal office .....	5,688 04
Cash deposited in bank .....	390,981 05
Interest due and accrued on stocks and bonds .....	7,307 67
Gross premiums in due course of collection .....	418,702 32
<b>Gross assets.....</b>	<b>\$6,580,069 08</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$66,878 99
Losses unadjusted, including all reported losses.....	245,880 87
Losses resisted.....	59,615 08
<b>Gross amount of claims for losses.....</b>	<b>\$372,374 94</b>
Less re-insurance.....	3,643 84
<b>Net amount of unpaid losses .....</b>	<b>\$368,731 10</b>
Unearned premiums on outstanding risks... ..	2,581,902 88
All other demands against the company.....	206,348 48
Special deposits in excess of liabilities thereon.....	27,825 98
<b>Total liabilities except capital .....</b>	<b>\$3,194,608 44</b>
Cash capital .....	\$1,000,000 00
<b>Surplus beyond all liabilities.....</b>	<b>\$2,385,480 64</b>
<b>Surplus as regards policy holders .....</b>	<b>\$3,385,480 64</b>
<b>Gross liabilities and net surplus .....</b>	<b>\$6,580,069 08</b>

## INCOME.

Net cash received for premiums, (fire).....	\$2,740,182 33
Received for interest on stocks and bonds and all other sources.....	256,100 86
<b>Gross cash income.....</b>	<b>\$2,996,283 19</b>

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$1,526,088 14
Cash dividends actually paid.....	200,000 00
Paid for commissions or brokerage .....	497,813 94
Salaries and other charges of officers, clerks and employes .....	179,528 79
Paid state, national and local taxes .....	72,110 08
All other expenditures .....	279,719 58
<b>Gross cash expenditures.....</b>	<b>\$2,755,260 53</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$568,367,224	\$5,679,253 69
Written during the year .....	353,739,637	3,706,619 78
Total .....	\$932,106,861	\$9,385,873 47
Expired and terminated .....	396,271,624	4,055,283 11
In force at end of the year .....	\$541,825,237	\$5,330,590 36
Deduct amount re-insured .....	9,540,415	111,055 97
Net amount in force .....	\$532,284,822	\$5,219,534 39

## MISCELLANEOUS.

Premiums received from organization of company .....	\$43,712,471 87
Losses paid from organization of company .....	23,124,346 86
Fire losses incurred during the year .....	1,388,511 76
Cash dividends declared from organization of company .....	3,340,000 00
Dividends declared during the year .....	200,000 00
Company's stock owned by directors .....	281,100 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$2,439,905 00
Premiums received .. ..	34,422 69
Losses paid .....	11,332 53
Losses incurred .....	11,608 53

## GERMANIA FIRE INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HUGO SCHUMANN, *President.*CHARLES RUYKHAVER, *Secretary.*

Cash Capital, \$1,000,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$455,281 51
Loans on mortgage of real estate, (first lens,) .....	265,000 00
Interest due and accrued thereon .....	6,191 25
Stocks and bonds owned by the company, market value .....	2,688,200 25
Cash in company's principal office .....	1,645 48
Cash deposited in bank .....	89,144 07
Gross premiums in due course of collection .....	190,734 67
All other assets .....	17,348 45
Gross assets .....	\$3,713,545 68

## LIABILITIES.

Losses adjusted and unpaid .....	\$33,531 36
Losses unadjusted, including all reported losses .....	40,389 26
Losses resisted .....	13,448 49
Gross amount of claims for losses .....	\$87,369 11
Less re-insurance .. ..	10,589 01



Net amount of unpaid losses.....	\$ 76,781 10
Unearned premiums on outstanding risks.....	1,248,325 95
All other demands against the company.....	60,061 95
Special deposits in excess of liabilities thereon.....	64,275 30

Total liabilities except capital .....	\$1,449,444 30
Cash capital .....	\$1,000,000 00
Surplus beyond all liabilities.....	1,264,101 38

Surplus as regards policy holders ..	2,264,101 38
--------------------------------------	--------------

Gross liabilities and net surplus.....	\$3,713,545 68
--	----------------

## INCOME.

Net cash received for premiums (fire).....	\$1,217,914 44
Received for interest on mortgages .....	12,025 04
Received for interest on stocks and bonds and all other sources .....	122,933 97

Gross cash income.....	\$1,352,933 45
------------------------	----------------

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$507,513 90
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage .....	184,521 43
Salaries and other charges of officers, clerks and employes.....	136,885 77
Paid State, National and local taxes.....	25,743 86
All other expenditures .....	87,337 70

Gross cash expenditures .....	\$1,051,901 16
-------------------------------	----------------

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$285,591,739 41	\$2,508,387 76
Written during the year.....	183,736,785 53	1,683,144 97
Total.....	\$469,298,534 94	\$4,191,532 73
Expired and terminated.....	177,710,688 19	1,515,224 87
In force at end of the year.....	\$311,587,846 75	\$2,676,307 86
Deduct amount re-insured.....	24,790,092 35	262,356 00
Net amount in force.....	\$286,797,754 40	\$2,413,951 86

## MISCELLANEOUS.

Premiums received from organization of company.....	\$29,582,673 54
Losses paid from organization of company.....	14,926,186 80
Fire losses incurred during the year .....	506,056 53
Cash dividends declared from organization of company.....	2,701,000 00
Dividends declared during the year.....	100,000 00
Company's stock owned by directors.....	186,200 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$468,750 00
Premiums received .....	7,558 37
Losses paid .....	2,564 14
Losses incurred .....	3,370 40

## GRANITE STATE FIRE INSURANCE COMPANY,

PORTSMOUTH, N. H.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

FRANK JONES, *President*.A. F. HOWARD, *Secretary*.

Cash Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$ 8,700 00
Loans on mortgage of real estate, (first liens).....	47,480 00
Interest due and accrued thereon .....	797 52
Stocks and bonds owned by the company, market value.....	269,841 00
Loans secured by collateral.....	4,000 00
Cash in company's principal office.....	2,144 82
Cash deposited in bank.....	30,435 83
Interest due and accrued on stocks and bonds .....	1,700 12
Interest due and accrued on collateral loans .....	138 67
Gross premiums in due course of collection.....	50,601 83
Gross assets.....	\$415,839 99

## LIABILITIES.

Losses adjusted and unpaid .....	\$19,312 41
Losses unadjusted, including all reported losses .....	9,542 00
Losses resisted. ....	3,500 00
Gross amount of claims for losses .....	\$2,354 41
Less re-insurance.....	12,028 36
Net amount of unpaid losses.....	\$ 20,326 06
Unearned premiums on outstanding risks .....	156,473 94
All other demands against the company .....	8,658 61
Total liabilities except capital .....	\$185,458 60
Cash capital.....	\$200,000 00
Surplus beyond all liabilities .....	30,381 39
Surplus as regards policy holders.....	230,381 39
Gross liabilities and net surplus.....	\$415,839 99

## INCOME.

Net cash received for premiums (fire).....	\$311,002 09
Received for interest on mortgages.....	2,407 05
Received for interest on stocks and bonds and all other sources .....	11,444 09
Gross cash income .....	\$324,853 23

## EXPENDITURES.

Net amount paid for losses, (fire) .....	\$200,857 58
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage.....	60,153 85
Salaries and other charges of officers, clerks and employes.....	10,980 00
Paid State, National and local taxes.....	6,467 60
All other expenditures.....	26,674 26
Gross cash expenditures.....	\$316,833 29

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894. ....	\$38,607.201	\$458,329 83
Written during the year. ....	31,208,676	422,947 84
Total. ....	\$69,815,877	\$881,277 67
Expired and terminated. ....	82,200,989	434,646 64
In force at the end of the year. ....	\$37,614,888	\$448,631 03
Deduct amount re-insured. ....	11,913,041	145,677 16
Net amount in force. ....	\$25,701,847	\$300,953 87

## MISCELLANEOUS.

Premiums received from organization of company. ....	\$4,405,930 95
Losses paid from organization of company. ....	2,166,623 25
Fire losses incurred during the year. ....	186,373 30
Cash dividends declared from organization of company. ....	72,000 00
Dividends declared during the year. ....	12,000 00
Company's stock owned by directors. ....	123,100 00

## BUSINESS IN MAINE.

Risks written (fire). ....	\$5,880,102 00
Premiums received. ....	90,162 57
Losses paid. ....	43,119 90
Losses incurred. ....	44,533 45

## GREENWICH INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1834. COMMENCED BUSINESS 1835.

MASON A. STONE, *President.*NICHOLAS W. MESEROLE, *Secretary.*

Cash Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered. ....	\$300,000 00
Loans on mortgage of real estate (first liens). ....	1,100 00
Interest due and accrued thereon. ....	83 00
Stocks and bonds owned by the company, market value. ....	901,250 00
Loans secured by collateral. ....	1,400 00
Cash in company's principal office. ....	1,225 75
Cash deposited in bank. ....	94,700 86
Interest due and accrued on collateral loans. ....	30 00
Gross premiums in due course of collection. ....	151,583 66
Bills receivable, not matured, taken for premiums. ....	21,985 02
Gross assets. ....	\$1,373,318 29

Premiums more than three months due, \$51,198.85.

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$ 22,508 00	
Losses unadjusted, including all reported losses . . . . .	151,609 48	
Losses resisted . . . . .	41,061 31	
Gross amount of claims for losses . . . . .	215,179 79	
Less re-insurance . . . . .	13,685 59	
Net amount of unpaid losses . . . . .		\$201,494 20
Unearned premiums on outstanding risks . . . . .		741,849 72
All other demands against the company . . . . .		28,876 50
Special deposits in excess of liabilities thereon . . . . .		6,111 80
Total liabilities except capital . . . . .		\$978,332 22
Cash capital . . . . .	\$200,000 00	
Surplus beyond all liabilities . . . . .	194,886 07	
Surplus as regards policy holders . . . . .		394,886 07
Gross liabilities and net surplus . . . . .		\$1,373,318 29

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums . . . . .	\$392,047 18	\$132,699 50	\$1,024,746 68
Received for interest on mortgages . . . . .			139 16
Received for interest on stocks and bonds and all other sources . . . . .			42,379 87
Income from all other sources . . . . .			17,125 02
Gross cash income . . . . .			\$1,084,390 73

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses . . . . .	\$483,778 51	\$123,083 62	\$611,817 13
Cash dividends actually paid . . . . .			20,000 00
Paid for commissions or brokerage . . . . .			190,931 08
Salaries and other charges of officers, clerks and employes . . . . .			102,279 84
Paid State, national and local taxes . . . . .			14,896 04
All other expenditures . . . . .			84,445 07
Gross cash expenditures . . . . .			\$1,024,369 16

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894 . . . . .	\$248,932,908	\$1,512,536 73	\$ 1,860,145	\$ 60,334 67
Written during the year . . . . .	152,991,012	1,170,949 04	33,676,054	138,642 41
Total . . . . .	\$401,923,920	\$2,683,485 77	\$2,536,199	\$198,977 08
Expired and terminated . . . . .	161,102,927	1,182,040 33	32,977,228	117,688 90
In force at end of the year . . . . .	\$240,820,993	\$1,501,445 44	\$2,558,971	\$81,338 18
Deduct amount re-insured . . . . .	18,408,258	108,719 89	142,450	4,811 60
Net amount in force . . . . .	\$222,412,735	\$1,392,725 55	\$2,416,521	\$76,526 58

## MISCELLANEOUS.

Premiums received from organization of company . . . . .	\$16,087,588 00
Losses paid from organization of company . . . . .	10,207,904 00
Fire losses incurred during the year . . . . .	486,316 57
Marine losses incurred during the year . . . . .	146,014 29
Cash dividends declared from organization of company . . . . .	2,080 00
Company's stock owned by directors . . . . .	79,075 00

## BUSINESS IN MAINE.

Risks written (fire) . . . . .	\$586,835 35
Premiums received . . . . .	7,882 05
Losses paid . . . . .	1,573 31
Losses incurred . . . . .	2,658 41

## HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

I. REMSEN LANE, *President*.CHAS. L. ROWE, *Secretary*.

Cash Capital, \$1,000,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$450,000 00
Loans on mortgage of real estate, (first liens) .....	22,000 00
Interest due and accrued thereon .....	91 66
Stocks and bonds owned by the company, market value .....	1,758,228 00
Cash deposited in bank .....	112,088 11
Interest due and accrued on stocks and bonds .....	12,460 00
Gross premiums in due course of collection .....	177,483 08
All other assets, viz: Due from other companies for re-insurance .....	1,286 35

Gross assets.....\$2,533,627 20

Premiums more than three months due, \$15,881.02.

## LIABILITIES.

Losses adjusted and unpaid .....	\$91,741 63
Losses unadjusted, including all reported losses .....	92,981 01
Losses resisted .....	18,686 22
Gross amount of claims for losses .....	\$203,388 85
Less re-insurance .....	13,706 80

Net amount of unpaid losses .....	\$ 189,679 05
Unearned premiums on outstanding risks .....	1,086,305 52
All other demands against the company .....	29,777 84
Special deposits in excess of liabilities thereon .....	51,908 44

Total liabilities except capital .....	\$1,367,670 85
Cash capital .....	\$1,000,000 00
Surplus beyond all liabilities .....	165,866 25

Surplus as regards policy holders.....1,165,866 25

Gross liabilities and net surplus .....\$2,533,627 20

## INCOME.

Net cash received for premiums, (fire) .....	\$1,503,863 99
Received for interest on mortgages .....	1,126 67
Received for interest on stocks and bonds and all other sources .....	69,178 58
Income from all other sources .....	16,013 86

Gross cash income.....\$1,590,180 22

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$723,397 81
Cash dividends actually paid .....	70,000 00
Paid for commissions or brokerage .....	264,575 69
Salaries and other charges of officers, clerks and employes .....	188,740 13
Paid State, national and local taxes .....	34,259 29
All other expenditures .....	127,913 43

Gross cash expenditures .... \$1,367,686 84

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$193,505,433 22	\$2,204,226 10
Written during the year.....	153,987,727 99	1,811,143 98
<b>Total .....</b>	<b>\$347,493,161 21</b>	<b>\$4,015,370 08</b>
Expired and terminated .....	145,125,819 56	1,699,253 10
<b>In force at end of the year.....</b>	<b>\$202,367,341 65</b>	<b>\$2,316,116 98</b>
Deduct amount re-insured .....	90,579,202 00	269,107 48
<b>Net amount in force.....</b>	<b>\$181,788,139 65</b>	<b>\$2,047,009 50</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$28,866,741 18
Losses paid from organization of company.....	16,208,123 16
Fire losses incurred during the year.....	758,587 28
Cash dividends declared from organization of company .....	2,479,500 00
Dividends declared during the year.....	70,000 00
Company's stock owned by directors .....	154,250 00

## BUSINESS IN MAINE.

Risk written (fire).....	\$2,420,368 67
Premiums received .....	43,524 32
Losses paid .....	19,245 97
Losses incurred ..	19,789 28

## HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

GEORGE L. CHASE, *President.*P. C. ROYCE, *Secretary.*

Cash Capital, \$1,250,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$ 385,775 60
Loans on mortgages of real estate (first liens).....	1,316,000 00
Interest due and accrued thereon.....	24,177 23
Stocks and bonds owned by the company, market value .....	5,341,629 00
Loans secured by collateral.....	9,800 00
Cash deposited in bank.....	1,088,291 85
Gross premiums in due course of collection.....	1,042,418 69
All other assets, viz: State tax due from non-resident stockholders....	21,130 63
<b>Gross assets.....</b>	<b>\$9,229,213 09</b>

## LIABILITIES.

Losses adjusted and unpaid.....	\$193,381 62
Losses unadjusted, including all reported losses.....	314,770 17
Losses resisted.....	90,929 29

Net amount of unpaid losses .....	\$ 599,081 08
Unearned premiums on outstanding risks.....	4,404,238 50
All other demands against the company.....	75,000 00
Special deposits in excess of liabilities thereon.....	130,574 40

Total liabilities except capital.....	\$5,208,893 98
Cash capital .....	\$1,250,000 00
Surplus beyond all liabilities.....	2,770,319 11
Surplus as regards policy holders.....	4,020,319 11
Gross liabilities and net surplus.....	\$9,229,213 08

## INCOME.

Net cash received for premiums (fire) .....	\$5,787,366 52
Received for interest on mortgages .....	76,939 52
Received for interest on stocks and bonds and all other sources.....	268,930 79
Income from all other sources .....	7,921 59
Gross cash income.....	\$6,121,058 02

## EXPENDITURES.

Net amount paid for losses, (fire).....	\$3,284,189 11
Cash dividends actually paid.....	825,000 00
Paid for commissions or brokerage .....	990,377 44
Salaries and other charges of officers, clerks and employees.....	421,902 87
Paid State, National and local taxes... ..	107,310 18
All other expenditures.....	432,528 58
Gross cash expenditures.....	\$5,531,308 28

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.. ..	\$692,113,111	\$8,405,715 62
Written during the year .....	507,025,724	6,706,471 58
Total .....	\$1,199,138,835	\$15,112,187 20
Expired and terminated .....	477,047,118	6,157,591 26
In force December 31, 1895 .....	\$722,091,717	\$8,954,565 94
Deduct amount re-insured.....	14,936,107	184,788 72
Net amount in force .....	\$707,155,610	\$8,769,857 22

## MISCELLANEOUS.

Premiums received from organization of company.. ..	\$89,573,149 16
Losses paid from organization of company.....	49,763,352 46
Fire losses incurred during the year.....	3,299,020 19
Cash dividends declared from organization of company.....	8,013,100 00
Dividends declared during the year .....	325,000 00
Company's stock owned by directors.....	181,700 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$5,277,881 00
Premiums received .....	78,498 78
Losses paid .....	88,007 88
Losses incurred.....	37,899 79

## HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

DANIEL A. HEALD, *President.*WILLIAM L. BIGELOW, } *Secretaries.*  
THOMAS B. GREENE, }

Cash Capital, \$3,000,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$1,705,895 81
Loans on mortgage of real estate (first liens) .....	463,009 13
Interest due and accrued thereon .....	11,029 84
Stocks and bonds owned by the company, market value .....	6,220,845 93
Loans secured by collateral .....	428,550 00
Cash deposited in bank .....	468,914 59
Interest due and accrued on stocks and bonds .....	40,127 00
Interest due and accrued on collateral loans .....	1,029 08
Gross premiums in due course of collection .....	511,264 45
Bills receivable, not matured, taken for premiums .....	3,862 61

Gross assets. .... \$9,853,628 54

Premiums more than three months due, (\$4,701.10).

## LIABILITIES.

Losses adjusted and unpaid .....	\$ 88,729 98
Losses unadjusted, including all reported losses .....	610,775 41
Losses resisted .....	48,164 02

Gross amount of claims for losses .....	\$747,669 41
Less re-insurance .....	175,938 00

Net amount of unpaid losses .....	\$ 571,731 41
Unearned premiums on outstanding risks .....	4,886,658 00
All other demands against the company .....	180,782 72
Special deposits in excess of liabilities thereon .....	1,874 09

Total liabilities except capital .....	\$5,150,147 22
Cash capital .....	\$3,000,000 00
Surplus beyond all liabilities .....	1,708,481 32

Surplus as regards policy holders. .... 4,708,481 32

Gross liabilities and net surplus... \$9,853,628 54

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>
Net cash received for premiums .....	\$4,740,269 61	\$188,019 40
Received for interest on mortgages .....		26,783 35
Received for interest on stocks and bonds and all other sources .....		311,454 26
Income from all other sources .....		117,267 18

Gross cash income ..... \$5,388,823 77



## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	\$2,597,036 81	\$77,145 26	\$2,674,182 07
Cash dividends actually paid .....			300,150 00
Paid for commissions or brokerage .....			889,771 07
Salaries and other charges of officers, clerks and employees.....			399,552 86
Paid State, national and local taxes.....			86,827 59
All other expenditures .....			337,650 57
Cross cash expenditures .....			\$4,683,134 16

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$921,006,704	\$9,091,953 00	\$ 7,221,978	\$188,081 00
Written during the year.....	644,798,209	5,987,892 12	65,887,821	266,040 92
Total .....	\$1,565,805,913	\$15,079,815 12	\$78,109,799	\$449,071 92
Expired and terminated .....	615,665,258	5,775,095 12	65,543,194	257,710 92
In force at end of the year.....	\$950,140,655	\$9,304,720 00	\$7,566,605	\$191,361 00
Deduct amount re-insured.....	99,306,639	567,636 00	1,435,787	34,629 00
Net amount in force.....	\$850,834,016	\$8,737,084 00	\$6,130,818	\$156,732 00

## MISCELLANEOUS.

Premiums received from organization of company.....	\$111,056,288 76
Losses paid from organization of company.....	66,885,543 20
Fire losses incurred during the year.....	2,652,031 75
Marine losses incurred during the year .....	91,245 86
Cash dividends declared from organization of company .....	\$715,000 00
Dividends declared during the year .....	300,000 00
Company's stock owned by directors .....	187,800 00

## BUSINESS IN MAINE.

Risks written, (fire).....	\$7,495,835 00
Premiums received .....	82,806 22
Losses paid.....	56,547 96
Losses incurred.....	57,705 67

## INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

CHAS. PLATT, *President.*G. E. FRYER, *Secretary.*

Cash Capital, \$3,000,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$401,205 62
Loans on mortgage of real estate, (first liens).....	2,454,733 76
Interest due and accrued thereon.....	40,473 66
Stocks and bonds owned by the company, market value.....	4,748,630 38
Loans secured by collateral.....	13,400 00
Cash deposited in bank.....	750,625 96
Gross premiums in due course of collection.....	828,933 56
Bills receivable, not matured, taken for premiums.....	65,661 74
All other assets.....	175,018 85
Gross assets.....	\$9,487,673 53

## ITEMS INCLUDED ABOVE NOT ADMITTED.

Insurance Company of North America, stock.....	\$ 23,000 00
Atlantic Mutual Insurance Company, scrip.....	4,155 00
Loans secured by stock of insurance companies.....	10,000 00
Book debts due the company.....	153,906 50
	\$191,161 50

## LIABILITIES.

Losses adjusted and unpaid.....	\$ 80,330 12
Losses unadjusted, including all reported losses.....	506,518 04
Losses resisted.....	50,654 60
Gross amount of claims for losses.....	637,502 76
Less re-insurance.....	184,424 18
Net amount of unpaid losses.....	\$453,078 58
Unearned premiums on outstanding risks.....	3,159,774 59
All other demands against the company.....	852,803 89
Special deposits in excess of liabilities thereon.....	106,318 20
Total liabilities except capital.....	\$4,571,975 24
Cash capital.....	\$3,000,000 00
Surplus beyond all liabilities.....	1,915,698 29
Surplus as regards policy holders.....	\$4,915,698 29
Gross liabilities and net surplus.....	\$9,487,673 53

## INCOME.

	Fire.	Marine.
Net cash received for premiums.....	\$4,025,364 49	\$1,615,555 53
Received for interest on mortgages.....		147,964 00
Received for interest on stocks and bonds and all other sources.....		227,977 26
Income from all other sources.....		8,116 47
Gross cash income.....		\$6,025,007 75

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	\$2,139,554 20	\$1,766,520 98	\$3,906,075 19
Cash dividends actually paid .....			390,000 00
Paid for commissions or brokerage.....			1,001,120 15
Salaries and other charges of officers, clerks and employes.....			287,978 73
Paid State, National and local taxes.....			117,263 74
All other expenditures.....			335,390 48
Gross cash expenditures.....			\$6,007,828 29

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$509,673,684	\$5,655,683 97	\$21,663,710	\$367,117 53
Written during the year.....	610,660,537	4,861,863 96	373,366,978	2,167,175 46
Total .. ..	\$1,210,334,221	\$10,517,547 93	\$395,030,688	\$2,534,292 99
Expired and terminated.....	573,501,639	4,530,005 50	353,030,686	2,282,292 99
In force at end of the year .....	\$636,832,582	\$5,987,542 43	\$42,000,000	\$352,000 00
Deduct amount re-insured.....	17,441,634	174,176 64		
Net amount in force .....	\$619,390,948	\$5,813,365 79	\$42,000,000	\$352,000 00
Perpetual risks in force....	33,899,459	856,445 82		

## MISCELLANEOUS.

Premiums received from organization of company .....	\$121,113,186 96
Losses paid from organization of company.....	86,345,523 32
Fire losses incurred during the year .....	2,157,728 44
Marine losses incurred during the year.....	1,828,520 99
Cash dividends declared from organization of company.....	13,268,834 25
Dividends declared during the year.....	390,000 00
Company's stock owned by directors .....	260,000 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$4,596,081 00
Premiums received.....	76,909 07
Losses paid.....	40,109 91
Losses incurred.....	39,568 35

**INSURANCE COMPANY OF THE STATE OF  
PENNSYLVANIA,  
PHILADELPHIA, PENN.**

—  
INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

GEORGE G. CROWELL, *President.*

A. B. EARLE, *Secretary.*

—  
Cash Capital, \$200,000.  
—

**ASSETS.**

Real estate owned by the company, unincumbered .....	\$336,865 38
Loans on mortgage of real estate (first liens) .....	66,250 00
Interest due and accrued thereon .....	9,761 91
Stocks and bonds owned by the company, market value.....	185,490 83
Cash in company's principal office .....	1,088 21
Cash deposited in bank.....	75,469 45
Interest due and accrued on stocks and bonds. . . . .	250 00
Gross premiums in due course of collection.....	51,812 67
Bills receivable, not matured, taken for premiums...	1,963 25
All other assets.....	28,513 20
<b>Gross assets.....</b>	<b>\$750,395 90</b>

**ITEMS, INCLUDED ABOVE, NOT ADMITTED.**

Book debts due the company.....	\$125 00
George Gorham, receiver.....	90 07
<b>Total.....</b>	<b>\$215 07</b>

**LIABILITIES.**

Losses adjusted and unpaid .....	\$ 2,175 67
Losses unadjusted, including all reported losses.....	19,818 06
<b>Net amount of unpaid losses ...</b>	<b>\$ 21,993 75</b>
Unearned premiums on outstanding risks . . . . .	182,083 90
All other demands against the company.....	256,064 47
<b>Total liabilities except capital.....</b>	<b>\$460,172 12</b>
Cash capital.....	\$200,000 00
Surplus beyond all liabilities.....	90,223 78
<b>Surplus as regards policy holders...</b>	<b>290,223 78</b>
<b>Gross liabilities and net surplus .....</b>	<b>\$750,395 90</b>

**INCOME.**

Net cash received for premiums, (fire).....	\$295,614 21
Received for interest on mortgages . . . . .	3,070 17
Received for interest on stocks and bonds and all other sources... ..	7,738 13
Income from all other sources .....	9,719 77
<b>Gross cash income.....</b>	<b>\$316,142 28</b>

## EXPENDITURES.

Net amount paid for losses, (fire).....	\$188,176 56
Cash dividends actually paid.....	10,000 00
Paid for commissions or brokerage.....	74,410 21
Salaries and other charges of officers, clerks and employes.....	15,307 98
Paid State, National and local taxes.....	3,523 30
All other expenditures.....	19,285 33
<b>Gross cash expenditures.....</b>	<b>\$310,702 36</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$38,347,995	\$476,086 09
Written during the year.....	29,615,904	389,664 76
<b>Total.....</b>	<b>\$67,963,899</b>	<b>\$865,750 85</b>
Expired and terminated.....	34,080,832	428,177 38
<b>In force at end of the year.....</b>	<b>\$33,883,067</b>	<b>\$437,573 47</b>
Deduct amount re-insured.....	5,209,969	55,899 23
<b>Net amount in force.....</b>	<b>\$28,723,098</b>	<b>\$381,674 24</b>

Perpetual risks in force, \$6,904,134; premiums, \$223,913.79.

## MISCELLANEOUS.

Premiums received from organization of company.....	\$20,969,304 80
Losses paid from organization of company....	16,618,090 50
Fire losses incurred during the year.....	176,570 58
Cash dividends declared from organization of company.....	4,271,406 00
Dividends declared during the year.....	10,000 00
Company's stock owned by directors.....	28,400 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$996,106 00
Premiums received ..	16,730 03
Losses paid ..	14,306 30
Losses incurred ..	9,970 86

## MERCANTILE FIRE AND MARINE INSURANCE CO.

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

GEORGE R. ROGERS, *President.*

JAMES SIMPSON, *Secretary.*

Cash Capital, \$400,000.

## ASSETS.

Loans on mortgages of real estate (first liens).....	\$90,000 00
Interest due and accrued thereon.....	650 00
Stocks and bonds owned by the company, market value.....	452,683 00
Cash in company's principal office.....	2,551 59
Cash deposited in bank ..	45,253 34
Interest due and accrued on stocks and bonds.....	1,216 67
Gross premiums in due course of collection.....	22,730 67
Bills receivable, not matured, taken for premiums.....	82 74
<b>Gross assets .....</b>	<b>\$615,178 10</b>

## LIABILITIES.

Losses unadjusted, including all reported losses.....	\$23,895 00	
Losses resisted .....	1,250 00	
Net amount of unpaid losses .....		\$ 25,145 00
Unearned premiums on outstanding risks.....		147,110 14
All other demands against the company .....		7,574 28
Total liabilities except capital. . . . .		\$179,829 42
Cash capital.....	\$400,000 00	
Surplus beyond all liabilities.....	35,848 68	
Surplus as regards policy holders .....		435,348 68
Gross liabilities and net surplus.....		\$615,178 10

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums.....	\$187,329 08	\$3,734 97	\$191,064 06
Received for interest on mortgages .....			8,624 62
Received for interest on stocks and bonds and all other sources .....			18,169 57
Gross cash income.....			\$312,858 25

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses .....	\$71,407 83	\$295 51	\$71,703 34
Cash dividends actually paid .....			23,802 00
Paid for commissions or brokerage .....			42,780 46
Salaries and other charges of officers, clerks and employes .....			19,143 49
Paid State, national and local taxes.....			3,825 44
All other expenditures.....			16,620 48
Gross cash expenditures .....			\$177,894 14

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$27,868,783	\$286,504 01	-	-
Written during the year.....	21,683,939	236,169 62	\$1,594,255	\$2,156 08
Total.....	\$49,552,722	\$532,673 63	\$1,594,255	\$2,156 08
Expired and terminated .....	20,562,759	207,553 15	1,594,255	2,156 08
In force at end of the year.....	\$29,089,963	\$325,120 88	-	-
Deduct amount re-insured.....	2,902,394	31,283 54	-	-
Net amount in force.....	\$26,187,569	\$293,836 84	-	-

## MISCELLANEOUS.

Premiums received from organization of company .....	\$8,168,883 00
Losses paid from organization of company .....	5,710,636 00
Fire losses incurred during the year .....	86,773 00
Marine losses incurred during the year.....	286 00
Cash dividends declared from organization of company.....	2,186,720 00
Dividends declared during the year.....	24,000 00
Company's stock owned by directors .....	11,000 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$1,005,575 00
Premiums received .....	13,488 88
Losses paid .....	4,111 60
Losses incurred .....	4,310 39

## MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

G. LEE STOUT, *President.*J. R. MULLIKEN, *Secretary.*

Cash Capital, \$400,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$302,848 25
Loans on mortgage of real estate, (first liens,) .....	285,400 00
Interest due and accrued thereon .....	5,630 89
Stocks and bonds owned by the company, market value .....	696,830 00
Loans secured by collateral .....	6,500 00
Cash in company's principal office .....	10,230 23
Cash deposited in bank .....	59,961 38
Interest due and accrued on stocks and bonds .....	5,729 16
Interest due and accrued on collateral loans .....	83 35
Gross premiums in due course of collection .....	127,419 37
All other assets .....	1,551 31
<b>Gross assets .....</b>	<b>\$1,452,283 94</b>

Premiums more than three months due \$3,386.89

## LIABILITIES.

Losses adjusted and unpaid .....	\$70,391 07
Losses unadjusted, including all reported losses .....	26,211 49
Losses resisted .....	20,083 99
<b>Gross amount of claims for losses .....</b>	<b>\$116,686 55</b>
Less re-insurance .....	6,694 29
<b>Net amount of unpaid losses .....</b>	<b>\$110,002 26</b>
Unearned premiums on outstanding risks .....	654,013 30
All other demands against the company .....	36,774 77
<b>Total liabilities except capital .....</b>	<b>\$801,690 33</b>
Cash capital .....	400,000 00
Surplus beyond all liabilities .....	250,593 61
<b>Surplus as regards policy holders ..</b>	<b>\$650,593 61</b>
<b>Gross liabilities and net surplus .....</b>	<b>\$1,452,283 94</b>

## INCOME.

Net cash received for premiums (fire) .....	\$932,442 35
Received for interest on mortgages .....	16,867 47
Received for interest on stocks and bonds and all other sources .....	30,256 58
Income from all other sources .....	16,005 69
<b>Gross cash income .....</b>	<b>\$995,572 09</b>

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$471,603 25
Cash dividends actually paid .....	24,000 00
Paid for commissions or brokerage .....	173,571 80
Salaries and other charges of officers, clerks and employees .....	45,238 69
Paid State, national and local taxes .....	32,500 00
All other expenditures .....	108,670 36
<b>Gross cash expenditures ..</b>	<b>\$865,584 20</b>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$109,470,450	\$1,218,113 59
Written during the year.....	97,901,836	1,113,869 49
Total .....	\$207,372,286	\$2,332,103 08
Expired and terminated .....	84,809,468	991,139 04
In force at end of the year .....	\$122,562,818	\$1,340,964 04
Deduct amount re-insured.....	3,776,839	35,153 89
Net amount in force.....	\$118,785,979	\$1,305,810 15

MISCELLANEOUS.

Premiums received from organization of company.....	\$14,400,870 85
Losses paid from organization of company.....	8,245,111 51
Fire losses incurred during the year .....	479,344 20
Cash dividends declared from organization of company.....	832,219 00
Dividends declared during the year.....	24,000 00
Company's stock owned by directors.....	91,675 00

BUSINESS IN MAINE.

Risks written (fire) .....	\$769,976 00
Premiums received .....	10,641 43
Losses paid .....	5,087 91
Losses incurred .....	5,486 69

MERCHANTS' INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

W. T. BARTON, *President.*

W. P. GOODWIN, *Secretary.*

Cash Capital, \$200,000.

ASSETS.

Loans on mortgage of real estate (first liens).....	\$38,800 00
Interest due and accrued thereon.....	1,067 68
Stocks and bonds owned by the company, market value.....	\$27,305 00
Loans secured by collateral. ....	7,165 50
Cash in company's principal office .....	1,527 74
Cash deposited in bank .....	39,640 85
Interest due and accrued on stocks and bonds .....	1,525 00
Interest due and accrued on collateral loans.....	65 36
Gross premiums in due course of collection .....	25,748 75
Bills receivable, not matured, taken for premiums.....	13,324 91
Gross assets.....	\$516,170 77

LIABILITIES.

Losses adjusted and unpaid .....	\$ 3,948 68
Losses unadjusted, including all reported losses.....	13,936 43
Losses resisted.....	2,778 00



Net amount of unpaid losses .....	\$20,663 11
Unearned premiums on outstanding risks... ..	189,876 76
All other demands against the company.....	3,864 98
Total liabilities except capital .....	\$214,404 85
Cash capital .....	\$200,000 00
Surplus beyond all liabilities.....	101,785 92
Surplus as regards policy holders .....	\$301,765 92
Gross liabilities and net surplus .....	\$516,170 77

## INCOME.

Net cash received for premiums, (fire)....	\$370,614 89
Received for interest on mortgages.....	4,457 99
Received for interest on stocks and bonds and all other sources.....	14,916 05
Gross cash income.....	\$390,288 93

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$134,898 15
Cash dividends actually paid.....	12,000 00
Paid for commissions or brokerage .....	52,575 49
Salaries and other charges of officers, clerks and employes..	41,531 18
Paid state, national and local taxes .....	7,997 59
All other expenditures .....	1,185 90
Gross cash expenditures.....	\$249,818 81

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$31,274,545	\$376,225 57
Written during the year .....	26,763,380	319,539 22
Total .....	\$58,037,925	\$695,764 79
Expired and terminated....	25,757,979	315,927 28
In force at end of the year.....	\$32,279,946	\$379,837 51
Deduct amount re-insured .....	642,528	7,485 05
Net amount in force.....	\$31,637,418	\$372,352 46

## MISCELLANEOUS.

Premiums received from organization of company.....	\$7,799,059 70
Losses paid from organization of company .....	5,191,781 43
Fire losses incurred during the year .....	126,542 86
Cash dividends declared from organization of company. ....	722,000 00
Dividends declared during the year.....	12,000 00
Company's stock owned by directors .....	44,100 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$335,725 00
Premiums received ..	4,297 54
Losses paid .....	1,216 06
Losses incurred .....	1,243 06

## \* MUTUAL FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1882.

R. A. LOEWENTHAL, *President.*WILLIAM A. FRANCIS, *Secretary.*

Cash Capital, \$226,726.46.

## ASSETS.

Stocks and bonds owned by the company, market value.....	\$902,352 50
Cash in company's principal office.....	63 02
Cash deposited in bank.....	58,838 37
Interest due and accrued on stocks and bonds.....	3,988 48
Gross premiums in due course of collection....	124,383 05
Bills receivable, not matured, taken for premiums. ....	5,807 55
Gross assets.....	\$1,065,437 92

## LIABILITIES.

Losses unadjusted, including all reported losses .....	\$152,188 48
Less re-insurance.....	14,200 00
Net amount of unpaid losses.....	\$137,988 48
Unearned premiums on outstanding risks.....	484,408 41
All other demands against the company .....	93,371 19
Special deposits in excess of liabilities thereon.....	26,544 73
Total liabilities except capital ....	\$742,317 81
Cash capital....	\$226,726 46
Surplus beyond all liabilities .....	126,388 65
Surplus as regards policy holders.....	353,120 11
Gross liabilities and net surplus.....	\$1,065,437 92

## INCOME.

Net cash received for premiums (fire).....	\$1,062,168 82
Received for interest on stocks and bonds and all other sources.....	42,978 96
Gross cash income .....	\$1,105,148 78

## EXPENDITURES.

Net amount paid for losses, (fire).....	\$820,059 80
Cash dividends actually paid..	23,344 51
Interest paid script holders.....	38,767 56
Paid for commissions or brokerage.....	141,385 33
Salaries and other charges of officers, clerks and employes.....	56,343 69
Paid State, National and local taxes.....	17,977 44
All other expenditures.....	91,580 53
Gross cash expenditures....	\$1,289,458 86

\* Admitted January 9, 1886.

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894. ....	\$113,236,657 67	\$1,151,510 15
Written during the year.. ....	115,921,987 87	1,429,106 86
Total. ....	\$229,208,655 04	\$2,580,617 11
Expired and terminated .....	148,621,798 81	1,610,608 92
In force at the end of the year....	\$80,586,856 23	\$970,008 89
Deduct amount re-insured.....	86,000 00	1,202 07
Net amount in force.....	\$80,500,856 23	\$968,806 82

## MISCELLANEOUS.

Premiums received from organization of company.....	\$8,457,967 93
Losses paid from organization of company.....	5,437,217 30
Fire losses incurred during the year.....	806,347 79
Cash dividends declared from organization of company.....	754,661 91
Company's stock owned by directors .....	69,303 00

## NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President.*E. G. RICHARDS, *Secretary.*

Cash Capital, \$1,000,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$263,480 75
Loans on mortgage of real estate, (first liens,).....	685,563 97
Interest due and accrued thereon.....	16,104 84
Stocks and bonds owned by the company, market value .....	2,368,586 00
Cash in company's principal office.....	225,290 80
Cash deposited in bank.....	
Gross premiums in due course of collection.....	401,115 88
Gross assets. ....	\$3,860,141 74

## LIABILITIES.

Losses adjusted and unpaid .....	\$94,213 53
Losses unadjusted, including all reported losses.....	84,228 39
Losses resisted.....	32,131 77
Net amount of unpaid losses. ....	\$ 210,573 69
Unearned premiums on outstanding risks .....	1,825,152 38
All other demands against the company. ....	111,217 92
Special deposits in excess of liabilities thereon.....	76,866 92
Total liabilities except capital .....	\$2,223,810 91
Cash capital.....	\$1,000,000 00
Surplus beyond all liabilities.....	636,330 83
Surplus as regards policy holders .....	\$1,636,330 83
Gross liabilities and net surplus.....	\$3,860,141 74

## INCOME.

Net cash received for premiums (fire).....	\$2,378,538 53
Received for interest on mortgages.....	39,519 64
Received for interest on stocks and bonds and all other sources....	104,576 87
<b>Gross cash income.....</b>	<b>\$2,522,635 08</b>

## EXPENDITURES.

Net amount paid for losses (fire).....	\$1,300,551 88
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	425,554 77
Salaries and other charges of officers, clerks and employes.....	178,733 83
Paid State, national and local taxes.....	63,468 66
All other expenditures.....	181,908 18
<b>Gross cash expenditures.....</b>	<b>\$3,250,236 91</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1904.....	\$291,543,432	\$3,578,811 01
Written during the year.....	238,662,764	2,907,842 38
<b>Total.....</b>	<b>\$530,206,196</b>	<b>\$6,486,653 39</b>
Expired and terminated.....	220,823,204	2,674,146 13
<b>In force at end of the year.....</b>	<b>\$309,282,992</b>	<b>\$3,812,507 26</b>
Deduct amount re-insured.....	16,229,586	230,446 29
<b>Net amount in force.....</b>	<b>\$293,053,406</b>	<b>\$3,582,060 97</b>

## MISCELLANEOUS.

Premiums received from organization of company.....	\$19,765,753 92
Losses paid from organization of company.....	10,308,902 53
Fire losses incurred during the year.....	1,249,748 82
Cash dividends declared from organization of company.....	2,077,000 00
Dividends declared during the year.....	100,000 00
Company's stock owned by directors.....	78,800 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$2,857,553 00
Premiums received.....	39,572 76
Losses paid.....	27,324 77
Losses incurred.....	25,665 45

## NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

JOHN O. FRENCH, *President*.GEORGE E. KENDALL, *Secretary*.

Cash Capital, \$800,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$ 44,350 00
Loans on mortgages of real estate (first liens).....	589,476 86
Stocks and bonds owned by the company, market value .....	1,374,085 00
Loans secured by collateral.....	66,700 00
Cash in company's principal office.....	10,737 80
Cash deposited in bank.....	89,618 07
Gross premiums in due course of collection.....	168,061 15
Gross assets.....	\$2,342,918 48

## LIABILITIES.

Losses adjusted and unpaid.....	\$46,832 54
Losses unadjusted, including all reported losses.....	66,800 00
Losses resisted.....	10,000 00
Net amount of unpaid losses .....	\$ 123,632 54
Unearned premiums on outstanding risks.....	867,084 38
All other demands against the company.....	33,612 23
Total Liabilities except capital.....	\$1,024,909 10
Cash capital .....	\$ 800,000 00
Surplus beyond all liabilities.....	518,008 38
Surplus as regards policy holders.....	1,318,008 28
Gross liabilities and net surplus.....	\$2,342,918 48

## INCOME.

Net cash received for premiums (fire) .....	\$1,030,121 54
Received for interest on mortgages .....	29,112 33
Received for interest on stocks and bonds and all other sources.....	64,885 35
Gross cash income.....	\$1,134,119 12

## EXPENDITURES.

Net amount paid for losses, (fire).....	\$ 560,785 42
Cash dividends actually paid.....	64,000 00
Paid for commissions or brokerage .....	307,359 59
Salaries and other charges of officers, clerks and employees.....	47,337 44
Paid State, National and local taxes....	30,050 58
All other expenditures.....	55,858 20
Gross cash expenditures.....	\$ 965,461 53

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.. .. .	\$119,214,052	\$1,606,876 29
Written during the year .....	102,798,549	1,253,687 13
<b>Total .....</b>	<b>\$222,012,601</b>	<b>\$2,860,563 42</b>
Expired and terminated .....	93,676,429	1,182,986 27
<b>In force at end of the year .....</b>	<b>\$128,336,172</b>	<b>\$1,730,627 15</b>
Deduct amount re-insured.....	5,329,302	65,006 45
<b>Net amount in force .....</b>	<b>\$123,006,870</b>	<b>\$1,665,621 70</b>

MISCELLANEOUS.

Premiums received from organization of company.. .. .	\$12,378,785 67
Losses paid from organization of company.....	6,632,545 55
Fire losses incurred during the year.....	562,651 81
Cash dividends declared from organization of company.....	828,000 00
Dividends declared during the year .....	64,000 00
Company's stock owned by directors.....	254,000 00

BUSINESS IN MAINE.

Risks written (fire).....	\$1,607,020 00
Premiums received .....	23,789 42
Losses paid .....	19,105 90
Losses incurred.....	20,251 68

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS 1850.

J. THOMAS F. GOODRICH, *President.*

GEORGE C. HOWE, *Secretary.*

Cash Capital, \$500,000.

ASSETS.

Real estate owned by the company, unincumbered .....	\$85,500 00
Loans on mortgage of real estate (first liens) .....	25,150 00
Interest due and accrued thereon.....	680 00
Stocks and bonds owned by the company, market value.....	783,310 00
Cash in company's principal office.....	21,747 63
Cash deposited in bank.....	134,922 98
Interest due and accrued on stocks and bonds .....	2,476 45
Gross premiums in due course of collection.....	191,047 81
Bills receivable, not matured, taken for premiums.....	1,685 00
All other assets.....	33,390 34
<b>Gross assets.....</b>	<b>\$2,189,879 71</b>

## LIABILITIES.

Losses adjusted and unpaid .....		
Losses unadjusted, including all reported losses .....		
Losses resisted .....	\$221,686	19
Gross amount of claims for losses .....		
Less re-insurance .....	50,162	34
Net amount of unpaid losses .....	\$	171,523 85
Unearned premiums on outstanding risks .....		1,176,813 62
All other demands against the company .....		40,429 72
Special deposits in excess of liabilities thereon .....		55,000 00
Total liabilities except capital .....		\$1,442,767 19
Cash capital .....	\$500,000	00
Surplus beyond all liabilities .....	247,112	52
Surplus as regards policy holders .....		747,112 52
Gross liabilities and net surplus .....		\$2,189,879 71

## INCOME.

	Fire.	Marine.
Net cash received for premiums .....	\$1,655,616 03	\$769 03
Received for interest on mortgages .....		1,415 00
Received for interest on stocks and bonds and all other sources .....		32,148 56
Income from all other sources .....		20,964 44
Gross cash income .....		\$1,710,933 06

## EXPENDITURES.

	Fire.	Marine.
Net amount paid for losses .....	\$781,715 44	\$38,010 78
Cash dividends actually paid .....		50,142 50
Paid for commissions or brokerage .....		284,694 71
Salaries and other charges of officers, clerks and employees .....		148,839 56
Paid State, national and local taxes .....		34,670 74
All other expenditures .....		118,528 75
Gross cash expenditures .....		\$1,456,602 48

## RISKS AND PREMIUMS.

	Fire Risks.	Premiums.	Marine.	Premiums.
In force December 31, 1894 .....	\$251,868,125	\$2,501,086 36	\$1,678,304	\$ 50,710 58
Written during the year .....	200,555,469	2,068,384 88	314,775	8,683 75
Total .....	\$452,514,594	\$4,569,491 19	\$1,993,079	\$59,404 33
Expired and terminated .....	172,936,936	1,914,064 08	675,872	18,274 10
In force at end of the year .....	\$279,577,658	\$2,648,427 10	\$1,317,107	\$41,130 23
Deduct amount re-insured .....	40,514,358	435,075 99	1,317,107	41,130 23
Net amount in force .....	\$239,063,300	\$2,211,351 11	-	-

## MISCELLANEOUS.

Premiums received from organization of company .....	\$36,905,965 23
Losses paid from organization of company .....	20,262,412 82
Fire losses incurred during the year .....	767,465 85
Marine losses incurred during the year .....	28,153 78
Cash dividends declared from organization of company .....	2,384,000 00
Dividends declared during the year .....	50,000 00
Company's stock owned by directors .....	114,830 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$1,129,972 00
Premiums received .....	18,847 05
Losses paid .....	12,125 15
Losses incurred .....	9,833 57

## \* NORWALK FIRE INSURANCE COMPANY,

NORWALK, CONN.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

A. G. MCILWAINE, JR., *President.*FERRIS E. SHAW, *Secretary.*

Cash Capital, \$200,000.

## ASSETS.

Stocks and bonds owned by the company, market value.....	\$332,659 25
Cash in company's principal office .....	81 00
Cash deposited in bank .....	25,367 48
Gross premiums in due course of collection. ....	21,375 42
All other assets, viz: Due from other companies for re-insurance .....	11 50
<b>Gross assets.....</b>	<b>\$379,494 65</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$3,786 00
Losses unadjusted, including all reported losses.....	4,081 10
Losses resisted .....	1,000 00
<b>Gross amount of claims for losses.....</b>	<b>\$8,867 10</b>
Less re-insurance.....	2,522 00
<b>Net amount of unpaid losses .....</b>	<b>\$ 6,305 10</b>
Unearned premiums on outstanding risks.....	31,044 43
All other demands against the company.....	6,263 72
<b>Total liabilities except capital .....</b>	<b>\$43,613 25</b>
Cash capital .....	\$200,000 00
<b>Surplus beyond all liabilities.....</b>	<b>135,881 40</b>
<b>Surplus as regards policy holders.....</b>	<b>335,881 40</b>
<b>Gross liabilities and net surplus .....</b>	<b>\$379,494 65</b>

## INCOME.

Net cash received for premiums, (fire).....	\$36,578 49
Received for interest on stocks and bonds and all other sources.....	4,224 23
Income from all other sources .....	100,000 00
<b>Gross cash income.....</b>	<b>\$140,802 72</b>

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$17,812 72
Cash dividends actually paid .....	2,567 50
Paid for commissions or brokerage .....	8,394 89
Salaries and other charges of officers, clerks and employes .....	2,481 48
Paid State, national and local taxes .....	194 80
All other expenditures.....	1,266 42
<b>Gross cash expenditures ....</b>	<b>\$32,717 81</b>

\* Admitted February 19, 1896.



## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$5,440,737	\$44,950 00
Written during the year.....	6,270,456	59,346 83
Total .....	\$11,711,193	\$104,296 83
Expired and terminated.....	4,181,630	37,114 37
In force at end of the year .....	\$7,579,563	\$67,182 46
Deduct amount re-insured .....	739,177	7,353 78
Net amount in force .....	\$6,840,386	\$59,828 68

## MISCELLANEOUS.

Premiums received from organization of company .....	\$481,478 50
Losses paid from organization of company.....	183,367 12
Fire losses incurred during the year.....	18,818 24
Cash dividends declared from organization of company. ....	116,290 00
Company's stock owned by directors .....	2,700 00

## ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1873.

CHARLES B. WHITING, *President.*JAMES N. TAINTOR, *Secretary.*

Cash Capital, \$500,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$48,219 86
Loans on mortgage of real estate (first liens).....	183,414 30
Interest due and accrued thereon.....	2,834 44
Stocks and bonds owned by the company, market value.....	1,506,155 14
Loans secured by collateral.....	6,930 00
Cash in company's principal office.....	5,264 87
Cash deposited in bank.....	113,496 31
Interest due and accrued on stocks and bonds.....	2,413 60
Interest due and accrued on collateral loans.....	230 50
Gross premiums in due course of collection.....	265,511 96
Bills receivable, not matured, taken for premiums. ....	732 47
Gross assets .....	\$2,242,203 45

## LIABILITIES.

Losses unadjusted, including all reported losses.....	\$161,811 74
Losses resisted .....	28,465 57
Net amount of unpaid losses.....	\$190,267 31
Unearned premiums on outstanding risks.....	262,691 43
All other demands against the company.....	45,466 31
Special deposits in excess of liabilities thereon.....	84,438 33
Total liabilities except capital.....	\$1,312,803 38
Cash capital.....	\$500,000 00
Surplus beyond all liabilities .....	429,400 07
Surplus as regards policy holders .....	\$929,400 07
Gross liabilities and net surplus.....	\$2,242,203 45

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums .....	\$1,386,616.18	\$77,136.82	\$1,463,753 00
Received for interest on mortgages.....			10,552 27
Received for interest on stocks and bonds and all other sources....			74,136 25
Income from all other sources.....			1,016 41
Gross cash income .....			\$1,549,457 93

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	\$740,236.38	\$84,623.31	\$824,859 69
Cash dividends actually paid .....			40,000 00
Paid for commissions or brokerage .....			282,384 58
Salaries and other charges of officers, clerks and employes .....			104,828 10
Paid State, national and local taxes. ....			29,751 56
All other expenditures.....			78,203 58
Gross cash expenditures .....			\$1,360,027 49

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premium.</i>
In force December 31, 1894 .....	\$142,576,217	\$1,755,871 97	\$1,197,600	\$40,886 70
Written during the year.....	136,538,529	1,828,029 76	7,661,329	87,593 08
Total.....	\$279,114,746	\$3,583,901 73	\$8,858,929	\$128,479 78
Expired and terminated.....	134,242,523	1,684,469 61	7,029,070	71,105 75
In force at end of the year .....	\$154,872,223	\$1,899,432 12	\$1,829,859	\$57,374 03
Deduct amount re-insured .....	2,241,695	18,058 26	-	-
Net amount in force.....	\$152,630,528	\$1,881,373 86	\$1,829,859	\$57,374 03

## MISCELLANEOUS.

Premiums received from organization of company .....	\$15,601,159 77
Losses paid from organization of company.....	9,685,962 79
Fire losses incurred during the year .....	743,845 05
Marine losses incurred during the year.....	79,625 90
Cash dividends declared from organization of company....	1,025,000 00
Dividends declared during the year.....	40,000 00
Company's stock owned by directors . . . . .	72,950 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$4,419,934 00
Premiums received .....	73,079 20
Losses paid .....	42,354 06
Losses incurred .....	42,802 27

## PACIFIC FIRE INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1857.

FRANK T. STINSON, *President.*GEORGE JEREMIAH, *Secretary.*

Cash Capital, \$200,000.

## ASSETS.

Loans on mortgage of real estate (first liens) .....	\$360,500 00
Interest due and accrued thereon .....	2,078 63
Stocks and bonds owned by the company, market value .....	387,761 00
Cash in company's principal office .....	3,621 17
Cash deposited in bank .....	21,180 77
Interest due and accrued on stocks and bonds .....	3,453 25
Gross premiums in due course of collection .....	57,211 91
All other assets .....	287 01
Gross assets .....	\$736,063 74
Premiums more than three months due, \$1,569.85.	

## LIABILITIES.

Losses adjusted and unpaid .....	\$18,470 83
Losses unadjusted, including all reported losses .....	35,282 98
Losses resisted .....	6,980 33
Gross amount of claims for losses .....	60,733 64
Less re-insurance .....	4,326 54
Net amount of unpaid losses .....	\$56,407 10
Unearned premiums on outstanding risks .....	263,967 08
All other demands against the company .....	21,906 45
Total liabilities except capital .....	\$342,280 53
Cash capital .....	\$200,000 00
Surplus beyond all liabilities .....	193,783 16
Surplus as regards policy holders .....	393,783 16
Gross liabilities and net surplus .....	\$736,063 74

## INCOME.

Net cash received for premiums (fire) .....	\$362,408 50
Received for interest on mortgages .....	12,231 59
Received for interest on stocks and bonds and all other sources .....	13,880 00
Gross cash income .....	\$388,500 09

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$200,265 21
Cash dividends actually paid .....	20,000 00
Paid for commissions or brokerage .....	77,336 77
Salaries and other charges of officers, clerks and employees .....	83,669 88
Paid State, national and local taxes .....	2,116 48
All other expenditures .....	27,788 80
Gross cash expenditures .....	\$368,162 14

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$80,183,928	\$590,492 75
Written during the year.....	45,126,228	491,243 31
<b>Total .....</b>	<b>\$105,320,156</b>	<b>\$1,081,736 06</b>
Expired and terminated.....	47,219,217	510,782 50
<b>In force at end of the year .....</b>	<b>\$58,100,939</b>	<b>\$570,953 56</b>
Deduct amount re-insured .....	4,772,840	41,855 60
<b>Net amount in force .....</b>	<b>\$53,328,099</b>	<b>\$529,597 96</b>

## MISCELLANEOUS.

Premiums received from organization of company.....	\$7,502,602 46
Losses paid from organization of company .....	3,984,816 68
Fire losses incurred during the year.....	221,174 84
Cash dividends declared from organization of company .....	1,386,600 00
Dividends declared during the year.....	20,000 00
Company's stock owned by directors .....	38,250 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$106,125 00
Premiums received .....	1,408 94
Losses paid .....	172 18
Losses incurred .....	180 18

## PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

R. DALE BENSON, *President.*W. GARDNER CROWELL, *Secretary.*

Cash Capital, \$400,000

## ASSETS.

Real estate owned by the company, unincumbered .....	\$182,500 00
Loans on mortgage of real estate, (first liens,) .....	\$877,820 00
Interest due and accrued thereon. ....	11,002 49
Stocks and bonds owned by the company, market value.....	2,896,139 00
Loans secured by collateral.....	197,200 00
Cash in company's principal office.....	76,971 17
Cash deposited in bank.....	1,650 00
Interest due and accrued on stocks and bonds. ....	1,003 63
Gross premiums in due course of collection.....	215,637 66
All other assets, viz: Rents due and accrued .....	1,379 20
<b>Gross assets.....</b>	<b>\$4,461,323 15</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$46,727 43
Losses unadjusted, including all reported losses.....	94,344 65
Losses resisted.....	17,187 67

Net amount of unpaid losses.....	\$158,259 75
Unearned premiums on outstanding risks.....	1,332,527 12
All other demands against the company.....	786,854 62
Special deposits in excess of liabilities thereon.....	14,577 00

Total liabilities except capital.....	\$2,292,318 49
Cash capital.....	\$400,000 00
Surplus beyond all liabilities.....	1,769,004 66

Surplus as regards policy holders.....\$2,169,004 66

Gross liabilities and net surplus.....\$4,461,323 15

## INCOME.

Net cash received for premiums, (fire).....	\$1,629,096 15
Received for interest on mortgages.....	38,539 26
Received for interest on stocks and bonds and all other sources.....	147,327 69
Income from all other sources.....	2,205 69

Gross cash income.....\$1,817,168 79

## EXPENDITURES.

Net amount paid for losses (fire).....	\$829,321 78
Cash dividends actually paid.....	60,000 00
Paid for commissions or brokerage.....	380,796 74
Salaries and other charges of officers, clerks and employees.....	77,028 00
Paid State, national and local taxes.....	37,544 32
All other expenditures.....	99,126 86

Gross cash expenditures.....\$1,494,119 82

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$250,875,254	\$2,637,215 29
Written during the year.....	192,225,311	3,041,902 77
Total.....	\$443,100,565	\$4,679,118 06
Expired and terminated.....	184,067,773	1,958,482 89
In force at end of the year.....	\$279,042,792	\$2,720,635 17
Deduct amount re-insured.....	13,014 728	125,294 43
Net amount in force.....	\$266,028 064	\$2,595,410 74

Perpetual risks in force, \$34,558,777; Premiums \$356,092.17.

## MISCELLANEOUS.

Premiums received from organization of company.....	\$28,442,270 00
Losses paid from organization of company.....	16,037,386 00
Fire losses incurred during the year.....	807,822 00
Cash dividends declared from organization of company.....	2,769,000 00
Dividends declared during the year.....	60,000 00
Company's stock owned by directors.....	55,100 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$1,455,573 48
Premiums received.....	25,522 71
Losses paid.....	15,308 23
Losses incurred.....	17,134 44

## PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE P. SHELDON, *President*.CHARLES C. LITTLE, *Secretary*.

Cash Capital, \$1,000,000.

## ASSETS.

Real estate owned by the company, unincumbered ..	\$479,000 00
Loans on mortgage of real estate (first liens) .....	120,600 00
Interest due and accrued thereon .....	1,969 85
Stocks and bonds owned by the company, market value .....	3,917,397 50
Cash in company's principal office .....	499,903 67
Cash deposited in bank .....	
Interest due and accrued on stocks and bonds .....	10,355 80
Gross premiums in due course of collection .....	706,344 60
All other assets, viz.: Installment notes, \$222,518.29; rents due and accrued, \$3,472.94.....	225,991 23
Gross assets.....	\$5,961,562 75

## ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Installment notes. ....	\$222,518 29
-------------------------	--------------

## LIABILITIES.

Losses unadjusted, including all reported losses.....	\$276,423 96
Losses resisted .....	43,135 00
Gross amount of claims for losses .....	\$319,548 96
Less re-insurance.....	44,619 44
Net amount of unpaid losses .....	\$274,929 52
Unearned premiums on outstanding risks .....	3,811,063 04
All other demands against the company.....	234,021 25
Special deposits in excess of liabilities thereon.....	59,565 78
Total liabilities except capital. ....	\$4,379,579 59
Cash capital.....	\$1,000,000 00
Surplus beyond all liabilities. ....	581,963 16
Surplus as regards policy holders .....	1,581,963 16
Gross liabilities and net surplus.....	\$5,961,562 75

## INCOME.

Net cash received for premiums (fire).....	\$4,041,537 42
Received for interest on mortgages .....	6,296 44
Received for interest on stocks and bonds and all other sources.....	158,943 83
Income from all other sources.....	15,082 76
Gross cash income .....	\$4,222,860 55

## EXPENDITURES.

Net amount paid for losses (fire).....	\$2,345,339 16
Cash dividends actually paid .....	100,000 00
Paid for commissions or brokerage .....	651,169 92
Salaries and other charges of officers, clerks and employees .....	305,581 43
Paid State, National and local taxes.....	77,551 28
All other expenditures .....	\$40,177 71
Gross cash expenditures .....	\$3,860,819 50

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$589,911.541	\$7,629,251.44
Written during the year.....	443,468.829	5,666,819.21
Total .....	\$1,033,380.370	\$13,296,070.65
Expired and terminated .....	872,172.005	4,799,258.20
In force at end of the year .....	\$861,208.365	\$8,496,812.45
Deduct amount re-insured .....	74,730.184	928,896.05
Net amount in force .....	\$586,478.181	\$7,567,916.40

## MISCELLANEOUS.

Premiums received from organization of company .....	\$103,648.954	87
Losses paid from organization of company .....	52,510.918	19
Fire losses incurred during the year .....	2,314.337	22
Cash dividends declared from organization of company .....	5,574.000	00
Dividends declared during the year.....	100.000	00
Company's stock owned by directors .....	168,550	00

## BUSINESS IN MAINE.

Risks written, (fire).....	\$2,517,679	00
Premiums received .....	36,770	94
Losses paid .....	16,878	28
Losses incurred.....	14,686	98

## PHENIX INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

D. W. C. SKILTON, *President.*GEORGE H. BURDICK, *Secretary.*

Cash Capital, \$2,000,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$476,917	68
Loans on mortgage of real estate, (first liens,).....	225,340	29
Interest due and accrued thereon.....	10,025	09
Stocks and bonds owned by the company, market value.....	8,862,283	00
Loans secured by collateral.....	31,700	00
Cash in company's principal office .....	33,121	47
Cash deposited in bank.....	135,918	65
Interest due and accrued on stocks and bonds.....	3,800	00
Interest due and accrued on collateral loans .....	1,264	76
Gross premiums in due course of collection .....	443,176	87
All other assets.....	22,971	87
Gross assets .....	\$5,246,519	68

## LIABILITIES.

Losses adjusted and unpaid .....	}	\$283,990 37
Losses unadjusted, including all reported losses.....		
Losses resisted. ....		
Net amount of unpaid losses .....		\$342,441 43
Unearned premiums on outstanding risks.....		2,479,134 84
Special deposits in excess of liabilities thereon.....		114,094 46
Total liabilities except capital.....		\$2,835,670 73
Cash capital .....		\$2,000,000 00
Surplus beyond all liabilities. ....		310,848 95
Surplus as regards policy holders.....		2,310,848 95
Gross liabilities and net surplus.....		\$5,246,519 68

## INCOME.

Net cash received for premiums (fire).....	\$3,352,150 39
Received for interest on mortgages .....	10,032 57
Received for interest on stocks and bonds and all other sources.....	190,074 01
Income from all other sources .....	33,523 69
Gross cash income .....	\$3,585,780 66

## EXPENDITURES.

Net amount paid for losses (fire)....	\$2,417,841 48
Cash dividends actually paid.....	280,000 00
Paid for commissions or brokerage .....	549,619 73
Salaries and other charges of officers, clerks and employes.....	190,714 35
Paid State, National and local taxes.....	78,130 23
All other expenditures.....	338,982 98
Gross cash expenditures.....	\$3,855,288 77

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$381,879,635	\$4,549,486 92
Written during the year .....	335,392,492	3,949,679 54
Total .....	\$717,212,127	8,499,166 46
Expired and terminated .....	287,576,131	3,602,730 83
In force at end of the year.....	\$429,635,996	\$4,896,435 63

## MISCELLANEOUS.

Premiums received from organization of company.....	\$62,184,861 74
Losses paid from organization of company .....	38,047,470 01
Fire losses incurred during the year.....	2,167,266 43
Cash dividends declared from organization of the company .....	6,685,000 00
Dividends declared during the year .....	280,000 00
Company's stock owned by directors.....	65,900 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$2,948,661 00
Premiums received .....	52,267 87
Losses paid .....	32,335 85
Losses incurred .....	29,511 32



## PROVIDENCE WASHINGTON INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. H. DEWOLF, *President*.E. L. WATSON, *Secretary*.

Cash Capital, \$400,000.

## ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,186,340 00
Cash in company's principal office. ....	2,335 67
Cash deposited in bank.....	63,773 54
Gross premiums in due course of collection.....	178,221 41
Bills receivable, not matured, taken for premiums. ....	48,610 33
<b>Gross assets .....</b>	<b>\$1,479,280 95</b>
<b>Premiums more than three months due, \$842.65.</b>	

## LIABILITIES.

Losses adjusted and unpaid.....	\$ 5,585 97
Losses unadjusted, including all reported losses.....	142,539 13
Losses resisted.....	6,393 73
<b>Gross amount of claims for losses.....</b>	<b>\$154,518 83</b>
Less re-insurance.....	43,118 77
<b>Net amount of unpaid losses .....</b>	<b>\$111,400 06</b>
Unearned premiums on outstanding risks.....	742,571 67
All other demands against the company .....	41,737 83
<b>Total liabilities except capital.....</b>	<b>\$895,709 56</b>
Cash capital.....	\$400,000 00
<b>Surplus beyond all liabilities .....</b>	<b>183,571 39</b>
<b>Surplus as regards policy holders. ....</b>	<b>583,571 39</b>
<b>Gross liabilities and net surplus .....</b>	<b>\$1,479,280 95</b>

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums.....	\$862,003 34	\$373,318 45	\$1,235,321 79
Received for interest on stocks and bonds and all other sources.....			44,605 60
<b>Gross cash income .....</b>			<b>\$1,279,927 39</b>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses. ....	\$466,040 31	\$279,846 22	\$745,886 53
Cash dividends actually paid .....			32,000 00
Paid for commissions or brokerage .....			228,515 29
Salaries and other charges of officers, clerks and employes.....			82,556 79
Paid State, National and local taxes.....			24,947 23
All other expenditures .....			67,656 08
<b>Gross cash expenditures .....</b>			<b>\$1,179,564 92</b>

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums</i>
In force December 31, 1894 .....	\$135,232,568	\$1,431,858 10	\$8,492,896	\$243,856 51
Written during the year.....	110,592,340	1,151,918 73	98,844,150	481,536 02
<b>Total .....</b>	<b>\$245,824,906</b>	<b>\$2,583,776 83</b>	<b>\$107,337,046</b>	<b>\$725,392 53</b>
Expired and terminated.....	107,298,488	1,122,858 59	99,691,006	500,704 82
<b>In force at end of the year.....</b>	<b>\$138,531,418</b>	<b>\$1,460,923 24</b>	<b>\$7,646,041</b>	<b>\$224,687 71</b>
Deduct amount re-insured .....	24,551,514	243,142 46	1,749,083	37,860 87
<b>Net amount in force.....</b>	<b>\$113,979,904</b>	<b>\$1,217,780 78</b>	<b>\$5,897,008</b>	<b>\$186,826 84</b>

MISCELLANEOUS.

Premiums received from organization of company ....	\$25,871,077 83
Losses paid from organization of company.....	15,285,010 15
Fire losses incurred during the year .....	447,331 09
Marine losses incurred during the year.....	286,522 67
Cash dividends declared from organization of company.....	2,096,563 39
Dividends declared during the year.....	32,000 00
Company's stock owned by directors .....	43,200 00

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Total.</i>
Risks written.....	\$678,505 00	\$88,468 00	\$766,973 00
Premiums received. ....	9,080 00	707 81	9,787 81
Losses paid.....	997 86	-	997 86
Losses incurred .....	1,012 86	-	1,012 86

QUEEN INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

J. A. MACDONALD, *President.*

GEORGE W. BURCHELL, *Secretary.*

Cash Capital, \$500,000.

ASSETS.

Real estate owned by the company, unincumbered.....	\$ 25,000 00
Stocks and bonds owned by the company, market value.....	3,363,698 68
Cash in company's principal office.....	11,834 27
Cash deposited in bank.....	302,795 18
Interest due and accrued on stocks and bonds.....	44,524 43
Interest due and accrued on collateral loans..	698 54
Gross premiums in due course of collection.....	290,028 02
Bills receivable, not matured, taken for premiums.....	965 80
All other assets.....	41 87

Gross assets.....\$4,089,586 46

Premiums more than three months due, \$7,265.38.

## LIABILITIES.

Losses adjusted and unpaid.....	\$ 65,679 27
Losses unadjusted, including all reported losses. ....	139,872 58
Losses resisted.....	86,126 08
Gross amount of claims for losses.....	\$241,677 93
Less re-insurance.....	14,370 09
Net amount of unpaid losses.....	\$227,307 84
Unearned premiums on outstanding risks .....	1,693,736 96
All other demands against the company.....	99,618 52
Special deposits in excess of liabilities thereon .....	126,779 00
Total liabilities except capital.....	\$2,147,442 32
Cash capital.....	\$500,000 00
Surplus beyond all liabilities.....	1,392,144 14
Surplus as regards policy holders.....	1,892,144 14
Gross liabilities and net surplus.....	\$4,089,586 46

## INCOME.

Net cash received for premiums, (fire).....	\$2,153,440 36
Received for interest on stocks and bonds and all other sources.....	122,714 06
Gross cash income.....	\$2,276,155 02

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$1,190,951 95
Cash dividends actually paid .....	50,000 00
Paid for commissions or brokerage .....	\$24,178 98
Salaries and other charges of officers, clerks and employees.....	166,150 82
Paid state, national and local taxes.....	50,482 21
All other expenditures .....	126,445 62
Gross cash expenditures.....	\$1,508,209 58

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$294,460,009	\$3,412,886 87
Written during the year.....	229,021,026	2,668,614 89
Total.....	\$523,481,035	\$6,081,501 76
Expired and terminated.....	218,432,402	2,624,967 65
In force at end of the year.....	\$305,048,633	\$3,456,534 11
Deduct amount re-insured.....	14,423,547	136,236 19
Net amount in force .....	\$290,625,086	\$3,320,297 92

## MISCELLANEOUS.

Premiums received from organization of company .....	\$10,051,610 30
Losses paid from organization of company .....	5,471,971 14
Fire losses incurred during the year .....	1,178,023 98
Cash dividends declared from organization of company .....	50,000 00
Dividends declared during the year.....	50,000 00
Company's stock owned by directors .....	7,000 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$886,918 00
Premiums received .....	15,486 40
Losses paid .....	8,273 50
Losses incurred.....	9,437 76

## \*READING FIRE INSURANCE COMPANY,

READING, PA.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM A. ARNOLD, *President*.S. E. ANCONA, *Secretary*.

Cash Capital, \$250,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$ 60,921 00
Loans on mortgage of real estate, (first liens).....	333,280 66
Interest due and accrued thereon.....	3,801 84
Stocks and bonds owned by the company, market value.....	224,800 00
Loans secured by collateral.....	50,325 00
Cash in company's principal office.....	549 54
Cash deposited in bank.....	52,900 63
Interest due and accrued on collateral loans.....	744 22
Gross premiums in due course of collection.....	28,645 27
All other assets.....	2,164 59
Gross assets.....	\$758,132 55

## LIABILITIES.

Losses adjusted and unpaid.....	\$15,440 82
Losses unadjusted, including all reported losses.....	20,374 80
Losses resisted.....	9,180 06
Net amount of unpaid losses.....	\$ 44,995 68
Unearned premiums on outstanding risks.....	274,499 93
All other demands against the company.....	14,096 13
Total liabilities except capital.....	\$333,591 74
Cash capital.....	\$250,000 00
Surplus beyond all liabilities.....	174,540 81
Surplus as regards policy holders.....	\$424,540 81
Gross liabilities and net surplus.....	\$758,132 55

## INCOME.

Net cash received for premiums (fire).....	\$382,578 75
Received for interest on mortgages.....	20,251 01
Received for interest on stocks and bonds and all other sources.....	13,086 20
Income from all other sources, viz: Rents \$1,861.23; commissions on business placed in other companies, \$1,829.55.....	3,180 78
Gross cash income.....	\$419,096 74

## EXPENDITURES.

Net amount paid for losses.....	\$243,426 54
Cash dividends actually paid.....	20,064 40
Paid for commissions or brokerage.....	67,398 16
Salaries and other charges of officers, clerks and employees.....	11,255 50
Paid State, National and local taxes.....	7,575 02
All other expenditures.....	31,091 17
Gross cash expenditures.....	\$380,810 79

\*Admitted March 9, 1896.

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$47,175,084	\$567,577 41
Written during the year.....	35,262,473	424,161 26
Total .....	\$82,437,567	\$991,738 67
Expired and terminated.....	35,756,803	447,772 95
In force at end of the year .....	46,680,764	543,865 72
Deduct amount re-insured. ....	561,150	6,041 90
Net amount in force.....	46,119,605	537,823 82
Perpetual risks in force, \$139,750.		

## MISCELLANEOUS.

Premiums received from organization of company.....	\$3,759,552 25
Losses paid from organization of company.....	2,047,126 73
Fire losses incurred during the year.....	221,315 68
Cash dividends declared from organization of company.....	417,690 86
Company's stock owned by directors .....	57,740 00

## ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

FREDERICK COOK, *President.*H. F. ATWOOD, *Secretary.*

Cash Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$191,855 73
Loans on mortgage of real estate, (first liens).....	349,115 00
Interest due and accrued thereon .....	8,304 53
Stocks and bonds owned by the company, market value.....	214,100 00
Cash in company's principal office.....	1,125 02
Cash deposited in bank .....	79,840 19
Gross premiums in due course of collection.....	55,879 87
Gross assets.....	\$911,782 84

## LIABILITIES.

Losses adjusted and unpaid.....	\$5,680 51
Losses unadjusted, including all reported losses.....	22,050 98
Net amount of unpaid losses .....	\$37,691 44
Unearned premiums on outstanding risks.....	298,145 35
All other demands against the company. ....	1,390 64
Special deposits in excess of liabilities thereon .....	22,363 31
Total liabilities except capital.....	\$350,591 22
Cash capital. ....	200,000 00
Surplus beyond all liabilities.....	361,191 62
Surplus as regards policy holders.....	\$5,611,916 21
Gross liabilities and net surplus .....	\$911,782 84

## INCOME.

Net cash received for premiums, (fire.) .....	\$382,349 60
Received for interest on mortgages .....	16,879 09
Received for interest on stocks and bonds and all other sources .....	8,658 85
Income from all other sources .....	20,435 74
<b>Gross cash income .....</b>	<b>\$428,323 28</b>

## EXPENDITURES.

Net amount paid for losses, (fire.) .....	\$180,205 19
Cash dividends actually paid .....	20,000 00
Paid for commissioners or brokerage .....	87,203 87
Salaries and other charges of officers, clerks and employees .....	28,128 18
Paid State, national and local taxes .....	13,232 35
All other expenditures .....	52,874 21
<b>Gross cash expenditures .....</b>	<b>\$371,743 78</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$64,566,619	\$724,012 33
Written during the year .....	46,828,172	537,941 89
<b>Total .....</b>	<b>\$111,425,791</b>	<b>\$1,261,954 22</b>
Expired and terminated .....	52,325,615	629,479 22
<b>In force at end of the year .....</b>	<b>\$59,100,176</b>	<b>\$632,475 00</b>
Deduct amount re-insured .....	1,452,168	8,758 91
<b>Net amount in force...</b>	<b>\$57,648,010</b>	<b>\$622,716 09</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$7,542,955 70
Losses paid from organization of company .....	4,351,547 34
Fire losses incurred during the year .....	184,895 44
Cash dividends declared from organization of company .....	398,000 00
Dividends declared during the year .....	20,000 00
Company's stock owned by directors .....	39,325 00

## BUSINESS IN MAINE.

Risk written (fire) .....	\$287,090 00
Premiums received .....	4,299 80
Losses paid .....	888 58
Losses incurred .....	888 58

## SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

CHARLES S. LEETE, *President*.H. MASON, *Secretary*.

Cash Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$ 78,600 00
Loans on mortgage of real estate (first liens).....	132,145 00
Interest due and accrued thereon .....	1,988 84
Stocks and bonds owned by the company, market value .....	329,368 73
Loans secured by collateral.....	13,070 00
Cash in company's principal office .....	148 37
Cash deposited in bank.....	64,401 92
Interest due and accrued on collateral loans .....	587 86
Gross premiums in due course of collection.....	78,973 04
Bills receivable, not matured, taken for premiums.....	4,120 21
All other assets.....	77 39
<b>Gross assets.....</b>	<b>\$703,481 56</b>

## LIABILITIES.

Losses adjusted and unpaid ..	\$20,499 36
Losses unadjusted, including all reported losses.....	30,610 52
Losses resisted.....	3,000 00
<b>Gross amount of claims for losses .....</b>	<b>\$54,109 88</b>
Less re insurance.....	13,111 84
<b>Net amount of unpaid losses .....</b>	<b>\$ 40,998 04</b>
Unearned premiums on outstanding risks .....	342,824 94
All other demands against the company.....	18,644 50
<b>Total liabilities except capital.....</b>	<b>\$402,467 48</b>
Cash capital.....	\$200,000 00
<b>Surplus beyond all liabilities.....</b>	<b>101,014 08</b>
<b>Surplus as regards policy holders .....</b>	<b>801,014 08</b>
<b>Gross liabilities and net surplus.....</b>	<b>\$703,481 56</b>

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums .....	\$480,249 94	\$52,839 47	\$513,089 41
Received for interest on mortgages .....			7,073 92
Received for interest on stocks and bonds and all other sources.....			16,960 35
<b>Gross cash income . . .</b>			<b>\$537,122 68</b>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses .....	\$229,810 80	\$62,772 31	\$292,583 11
Cash dividends actually paid .....			12,000 00
Paid for commissions or brokerage ..			113,356 46
Salaries and other charges of officers, clerks and employes ..			47,362 04
Paid State, National and local taxes.....			4,904 53
<b>Gross cash expenditures.....</b>			<b>\$460,296 14</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894....	\$56,858,021	\$571,816 53	\$ 504,715	\$16,945 48
Written during the year.....	59,781,928	618,063 40	5,050,876	99,801 12
<b>Total .....</b>	<b>\$116,439,949</b>	<b>\$1,189,878 92</b>	<b>\$5,555,591</b>	<b>\$116,946 60</b>
Expired and terminated ....	48,808,569	499,413 73	5,051,571	100,811 81
<b>In force at end of the year .....</b>	<b>\$67,631,380</b>	<b>\$680,465 30</b>	<b>\$504,020</b>	<b>\$16,535 29</b>
Deduct amount re-insured. ....	4,604,369	61,286 44	138,670	3,861 07
<b>Net amount in force.. .....</b>	<b>\$63,027,021</b>	<b>\$629,168 76</b>	<b>\$365,350</b>	<b>\$12,554 22</b>

## MISCELLANEONS.

Premiums received from organization of company .....	\$8,949,755 08
Losses paid from organization of company .....	6,121,004 80
Fire losses incurred during the year .....	323,213 86
Marine losses incurred during the year .....	53,483 59
Cash dividends declared from organization of company .....	427,281 00
Dividends declared during the year .....	12,000 00
Company's stock owned by directors .....	57,520 00

## BUSINESS IN MAINE.

Risks written (fire). . . . .	\$12,481 00
Premiums received .....	351 88

# SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

 A. W. DAMON, *President.*

 S. J. HALL, *Secretary.*

Cash Capital, \$1,500,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$134,000 00
Loans on mortgage of real estate (first liens) .....	521,725 00
Interest due and accrued thereon. ....	14,325 77
Stocks and bonds owned by the company, market value. ....	2,665,772 00
Loans secured by collateral.....	57,096 20
Cash in company's principal office .....	15,869 58
Cash deposited in bank.....	171,233 56
Interest due and accrued on stocks and bonds .....	23,139 48
Interest due and accrued on collateral loans... ..	1,427 41
Gross premiums in due course of collection.....	239,461 01
All other assets, viz: rents due and accrued .....	1,005 18
<b>Gross assets. ....</b>	<b>\$3,845,145 17</b>



## LIABILITIES.

Losses adjusted and unpaid .....	\$ 64,890 92
Losses unadjusted, including all reported losses.....	100,321 85
Losses resisted.....	24,831 75
Gross amount of claims for losses .....	190,084 52
Less re-insurance.....	5,778 96
Net amount of unpaid losses .....	\$ 184,311 26
Unearned premiums on outstanding risks.....	1,510,305 23
All other demands against the company.....	35,919 10
Special deposits in excess of liabilities thereon.....	44,297 81
Total liabilities except capital.....	\$1,774,833 40
Cash capital .....	\$1,500,000 00
Surplus beyond all liabilities .....	570,311 77
Surplus as regards policy holders.....	2,070,311 77
Gross liabilities and net surplus.....	\$3,845,145 17

## INCOME.

Net cash received for premiums (fire) .....	\$2,058,141 40
Received for interest on mortgages .....	18,334 89
Received for interest on stocks and bonds and all other sources.....	136,761 98
Income from all other sources .....	4,838 98
Gross cash income.....	\$2,198,077 25

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$1,113,354 07
Cash dividends actually paid.....	150,000 00
Paid for commissions or brokerage .....	298,239 78
Salaries and other charges of officers, clerks and employes .....	83,719 00
Paid State, national and local taxes.....	63,167 47
All other expenditures .....	193,727 31
Gross cash expenditures .....	\$1,901,300 63

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$208,733,089	\$2,708,909 96
Written during the year.....	170,125,800	2,381,762 43
Total .....	\$378,858,889	\$5,091,671 69
Expired and terminated .....	108,463,668	2,091,919 75
In force at end of the year.....	\$270,396,221	\$2,999,751 94
Deduct amount re-insured .....	8,488,584	101,493 45
Net amount in force.....	\$261,912,637	\$2,898,259 49

## MISCELLANEOUS.

Premiums received from organization of company .....	\$36,395,837 96
Losses paid from organization of company .....	22,549,644 94
Fire losses incurred during the year.....	1,104,891 83
Cash dividends declared from organization of company.....	3,254,542 00
Dividends declared during the year.....	150,000 00
Company's stock owned by directors .....	138,400 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$3,382,360 00
Premiums received .....	36,896 10
Losses paid .....	21,741 45
Losses incurred .....	21,902 64

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

C. H. BIGELOW, *President.*A. W. PERRY, *Secretary.*

Cash Capital, \$500,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$458,827 19
Loans on mortgage of real estate, (first liens) .....	508,888 26
Stocks and bonds owned by the company, market value .....	618,430 00
Loans secured by collateral .....	249,506 08
Cash in company's principal office .....	10,887 57
Cash deposited in bank .....	105,438 34
Gross premiums in due course of collection .....	180,110 37
Bills receivable, not matured, taken for premiums .....	27,983 01
Gross assets .....	\$2,164,959 44

## LIABILITIES.

Losses adjusted and unpaid .....	\$32,558 88
Losses unadjusted, including all reported losses .....	78,017 22
Losses resisted .....	13,333 50
Gross amount of claims for losses .....	\$123,909 10
Less re-insurance .....	4,856 98
Net amount of unpaid losses .....	\$119,052 12
Unearned premiums on outstanding risks .....	835,833 64
All other demands against the company .....	28,516 55
Special deposits in excess of liabilities thereon .....	12,038 18
Total liabilities except capital .....	\$1,045,540 49
Cash capital .....	\$500,000 00
Surplus beyond all liabilities .....	619,418 95
Surplus as regards policy holders .....	1,119,418 95
Gross liabilities and net surplus .....	\$2,164,959 44

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>
Net cash received for premiums .....	\$1,121,824 61	\$198,983 95
Received for interest on mortgages .....		38,412 49
Received for interest on stocks and bonds and all other sources .....		67,157 75
Income from all other sources .....		8,492 53
Gross cash income .....		\$1,429,871 38

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>
Net amount paid for losses .....	\$652,590 08	\$148,275 45
Cash dividends actually paid .....		50,000 00
Paid for commissions or brokerage .....		283,307 33
Salaries and other charges of officers, clerks and employees .....		63,558 43
Paid State, National and local taxes .....		27,281 61
All other expenditures .....		82,076 43
Gross cash expenditures .....		\$1,307,384 28

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$124,536,919	\$1,674,258 62	\$3,026,116	\$106,289 73
Written during the year... ..	91,698,308	1,575,145 53	20,538,504	223,183 79
Total.....	\$216,235,227	\$3,049,404 15	\$23,564,620	\$331,473 52
Expired and terminated.....	85,525,079	1,301,612 50	19,365,555	212,764 88
In force at end of the year.....	\$130,710,148	\$1,747,791 65	\$3,499,065	\$118,708 64
Deduct amount re-insured.....	5,228,040	70,553 73	-	-
Net amount in force.....	\$125,482,108	\$1,677,237 93	\$3,499,065	\$118,708 64

## MISCELLANEOUS.

Premiums received from organization of company .....	\$19,741,523 38
Losses paid from organization of company .....	12,568,549 71
Fire losses incurred during the year ... ..	611,799 36
Marine losses incurred during the year.....	148,719 28
Cash dividends declared from organization of company.....	1,246,694 47
Company's stock owned by directors . . . . .	180,300 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$386,850 00
Premiums received .....	3,943 47
Losses paid .....	2,459 26
Losses incurred.....	3,534 26

## UNION INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

CHARLES S. HOLLINSHEAD, *President.* EDGAR R. DANIELS, *Secretary.*

Cash Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$160,000 00
Loans on mortgage of real estate, (first liens) .....	9,900 00
Interest due and accrued thereon.....	97 50
Stocks and bonds owned by the company, market value.....	356,818 52
Loans secured by collateral.....	12,500 00
Cash in company's principal office.....	3,583 30
Cash deposited in bank.....	22,987 76
Interest due and accrued on stocks and bonds.....	1,233 34
Interest due and accrued on collateral loans.....	37 50
Gross premiums in due course of collection.....	58,709 63
Bills receivable, not matured, taken for premiums .....	1,000 00
All other assets.....	1,194 37
Gross assets.....	\$628,011 92

## LIABILITIES.

Losses adjusted and unpaid.....	\$ 9,357 97	
Losses unadjusted, including all reported losses.....	24,233 45	
Losses resisted.....	2,535 00	
Gross amount of claims for losses.....	\$36,115 40	
Less re-insurance.....	115 66	
Net amount of unpaid losses.....		\$ 35,999 74
Unearned premiums on outstanding risks.....		215,478 85
All other demands against the company.....		47,868 51
Total liabilities except capital.....		\$399,348 13
Cash capital.....	\$300,000 00	
Surplus beyond all liabilities.....	138,663 79	
Surplus as regards policy holders.....		328,663 79
Gross liabilities and net surplus.....		628,011 92

## INCOME.

Net cash received for premiums (fire).....	\$356,022 53
Received for interest on mortgages.....	485 00
Received for interest on stocks and bonds and all other sources.....	16,555 87
Income from all other sources.....	5,739 23
Gross cash income.....	\$358,822 72

## EXPENDITURES.

Total amount paid for fire losses.....	\$146,061 06
Less salvage from marine losses of former years.....	35,960 40
Net amount paid for fire losses.....	\$110,100 66
Cash dividends actually paid.....	6,244 90
Paid for commissions or brokerage.....	62,619 46
Salaries and other charges of officers, clerks and employes.....	30,836 68
Paid State, National and local taxes.....	9,130 78
All other expenditures.....	30,824 44
Gross cash expenditures.....	\$249,866 18

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$35,944,307	\$396,014 55
Written during the year.....	38,080,775	398,436 08
Total.....	\$73,334,862	\$792,450 63
Expired and terminated.....	34,811,824	361,614 32
In force at end of the year.....	\$38,523,156	\$430,836 31
Deduct amount re-insured.....	854,661	9,257 86
Net amount in force.....	\$37,668,497	\$421,578 45
Perpetual risks in force, \$1,373,028. Premiums, \$37,796.39.		

## MISCELLANEOUS.

Premiums received from organization of company.....	\$23,679,778 00
Losses paid from organization of company.....	16,907,406 00
Fire losses incurred during the year.....	145,869 07
Cash dividends declared from organization of company.....	1,882,221 00
Dividends declared during the year.....	6,000 00
Company's stock owned by directors.....	25,080 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$685,345 00
Premiums received.....	10,867 06
Losses paid.....	4,802 38
Losses incurred.....	4,159 85

## UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President.*DENNIS J. SWEENEY, *Secretary.*

Cash Capital, \$300,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$188,350 00
Loans on mortgage of real estate, (first liens,) .....	680,958 84
Interest due and accrued thereon .....	14,164 53
Stocks and bonds owned by the company, market value .....	341,285 00
Loans secured by collateral .....	79,000 00
Cash in company's principal office .....	3,864 84
Cash deposited in bank .....	64,287 76
Interest due and accrued on collateral loans .....	1,073 74
Gross premiums in due course of collection .....	88,259 13
Bills receivable, not matured, taken for premiums .....	570 00
All other assets, viz: Due for perpetual deposits and for surveys .....	6,820 98
<b>Gross assets .....</b>	<b>\$1,868,629 96</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$8,161 59
Losses unadjusted, including all reported losses .....	18,708 12
Losses resisted .....	7,270 47
<b>Net amount of unpaid losses .....</b>	<b>\$34,135 18</b>
Unearned premiums on outstanding risks .....	191,598 00
All other demands against the company .....	688,907 83
<b>Total liabilities except capital .....</b>	<b>\$908,539 01</b>
Cash capital .....	900,000 00
Surplus beyond all liabilities .....	159,090 95
<b>Surplus as regards policy holders ..</b>	<b>\$459,090 95</b>
<b>Gross liabilities and net surplus .....</b>	<b>\$1,868,629 96</b>

## INCOME.

Net cash received for premiums (fire) .....	\$390,465 84
Received for interest on mortgages .....	34,681 09
Received for interest on stocks and bonds and all other sources .....	22,304 48
Income from all other sources .....	228 54
<b>Gross cash income .....</b>	<b>\$847,679 95</b>

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$167,843 45
Cash dividends actually paid .....	27,000 00
Paid for commissions or brokerage .....	57,484 08
Salaries and other charges of officers, clerks and employees .....	20,223 14
Paid State, national and local taxes .....	7,807 62
All other expenditures .....	23,254 40
<b>Gross cash expenditures .....</b>	<b>\$303,712 64</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$35,414,463	\$419,584 40
Written during the year.....	30,714,577	346,686 31
<b>Total .....</b>	<b>\$66,129,039</b>	<b>\$766,270 71</b>
Expired and terminated.....	29,066,064	345,708 24
In force at end of the year .....	\$37,062,975	\$420,570 47
Deduct amount re-insured.....	4,066,490	52,439 30
<b>Net amount in force.....</b>	<b>\$33,997,485</b>	<b>\$368,131 17</b>

Perpetual risks in force, \$33,381,906 57; Premiums, \$738,162 37.

## MISCELLANEOUS.

Premiums received from organization of company.....	\$3,790,894 37
Losses paid from organization of company.....	3,312,569 32
Fire losses incurred during the year.....	169,038 43
Cash dividends declared from organization of company.....	883,506 10
Dividends declared during the year.....	27,000 00
Company's stock owned by directors.....	88,310 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$91,350 00
Premiums received .....	1,301 38
Losses paid .....	26 00

## UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

W. W. UNDERHILL, *President.*W. H. GRIFFEN, *Secretary.*

Cash Capital, \$250,000.

## ASSETS.

Loans on mortgage of real estate (first liens) .....	\$312,500 00
Interest due and accrued thereon.....	1,303 51
Stocks and bonds owned by the company, market value.....	247,690 00
Cash in company's principal office .....	6,588 69
Cash deposited in bank .....	40,248 51
Interest due and accrued on stocks and bonds.....	1,832 00
Gross premiums in due course of collection.....	57,240 62
All other assets.....	201 12
<b>Gross assets. ....</b>	<b>\$667,704 45</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$23,054 88
Losses unadjusted, including all reported losses .....	30,757 63
Losses resisted.....	7,550 00
<b>Gross amount of claims for losses . ....</b>	<b>\$61,362 51</b>
<b>Less re-insurance.....</b>	<b>3,264 92</b>

Net amount of unpaid losses .....	\$ 58,087 58
Unearned premiums on outstanding risks.....	246,508 38
All other demands against the company .....	21,581 37
Special deposits in excess of liabilities thereon.....	6,888 86

Total liabilities except capital.....	\$833,072 21
Cash capital .....	\$250,000 00
Surplus beyond all liabilities.....	84,632 24
Surplus as regards policy holders. ....	334,632 24
Gross liabilities and net surplus... ..	\$867,704 45

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums .....	\$216,206 19	\$31,627 85	\$337,734 04
Received for interest on mortgages .....			30,542 26
Received for interest on stocks and bonds and all other sources....			4,392 25
Gross cash income .....			\$369,656 55

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses .....	\$171,627 69	\$10,397 60	\$182,025 29
Cash dividends actually paid .....			15,000 00
Paid for commissions or brokerage .....			82,583 74
Salaries and other charges of officers, clerks and employes.....			25,084 21
Paid State, national and local taxes.....			6,940 97
All other expenditures .....			27,638 68
Gross cash expenditures .....			\$339,272 89

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1884.....	\$51,839,777	\$545,592 29	\$644,760	\$21,075 30
Written during the year.....	35,942,439	412,520 33	572,007	22,604 96
Total .....	\$87,782,216	\$958,112 62	\$1,516,767	\$43,680 26
Expired and terminated .....	38,084,473	442,861 29	952,632	25,369 63
In force at end of the year.....	\$49,697,743	\$515,181 33	\$563,925	\$18,310 66
Deduct amount re-insured.....	3,791,107	39,384 72	-	-
Net amount in force.....	\$45,906,636	\$475,796 61	\$563,925	\$18,310 66

## MISCELLANEOUS.

Premiums received from organization of company.....	\$5,776,016 00
Losses paid from organization of company.....	3,099,243 00
Fire losses incurred during the year.....	178,007 28
Marine losses incurred during the year .....	11,785 66
Cash dividends declared from organization of company .....	1,831,580 00
Dividends declared during the year .....	15,000 00
Company's stock owned by directors .....	48,225 00

## BUSINESS IN MAINE.

Risks written, (fire).....	\$212,038 00
Premiums received .....	2,836 18
Losses paid .....	1,186 73
Losses incurred.....	2,358 22

## WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

\* INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

GEORGE R. CRAWFORD, *President.*JOHN Q. UNDERHILL, *Secretary.*

Cash Capital, \$300,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$207,000 00
Loans on mortgage of real estate (first liens).....	474,100 00
Interest due and accrued thereon.....	4,473 32
Stocks and bonds owned by the company, market value.....	1,002,900 00
Cash deposited in bank .....	112,226 80
Gross premiums in due course of collection .....	231,744 56

Gross assets..... \$2,062,444 62

Premiums more than three months due, \$10,870.50.

## LIABILITIES.

Losses adjusted and unpaid .....	\$25,319 39
Losses unadjusted, including all reported losses.....	78,372 78
Losses resisted.....	4,750 00

Gross amount of claims for losses .....

\$108,442 17

Less re-insurance.. .....

750 00

Net amount of unpaid losses .....	\$ 107,692 17
Unearned premiums on outstanding risks... ..	1,102,311 48
All other demands against the company.....	48,390 23
Special deposits in excess of liabilities thereon.....	53,808 01

Total liabilities except capital .....

\$1,312,071 89

Cash capital .....

\$300,000 00

Surplus beyond all liabilities.....

420,372 73

Surplus as regards policy holders .....

720,372 73

Gross liabilities and net surplus..... \$2,062,444 62

## INCOME.

Net cash received for premiums, (fire)....	\$1,331,643 99
Received for interest on mortgages.....	23,866 53
Received for interest on stocks and bonds and all other sources.....	46,390 37
Income from all other sources .....	283 96

Gross cash income..... \$1,402,784 85

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$785,767 06
Cash dividends actually paid.....	30,000 00
Paid for commissions or brokerage .....	273,372 86
Salaries and other charges of officers, clerks and employees..	46,375 14
Paid state, national and local taxes .....	30,218 50
All other expenditures .....	166,739 43

Gross cash expenditures..... \$1,332,372 96

\* Incorporated as a mutual company, changed to a stock company in 1870.



## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$199,092,178	\$3,215,563 85
Written during the year .....	126,874,648	1,611,569 78
<b>Total.</b> .....	<b>\$325,966,826</b>	<b>\$3,827,133 63</b>
Expired and terminated.....	139,820,686	1,594,100 71
In force at end of the year .....	\$196,641,128	\$3,233,033 92
Deduct amount re-insured.....	6,760,350	70,851 40
<b>Net amount in force.....</b>	<b>\$189,880,778</b>	<b>\$3,162,181 52</b>

## MISCELLANEOUS.

Premiums received from organization of company.....	\$31,126,288 94
Losses paid from organization of company.....	11,781,494 29
Fire losses incurred during the year.....	744,280 23
Cash dividends declared from organization of company. ....	708,000 00
Dividends declared during the year.....	30,000 00
Company's stock owned by directors .....	77,740 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$427,820 00
Premiums received .. ..	6,862 34
Losses paid .....	2,264 68
Losses incurred .....	2,414 68

## WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

MARSHALL S. DRIGGS, *President.*FREDERICK H. WAY, *Secretary.*

Cash Capital, \$250,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$639,000 00
Loans on mortgage of real estate, (first liens).....	296,050 00
Interest due and accrued thereon ....	1,890 04
Stocks and bonds owned by the company, market value.....	484,820 00
Loans secured by collateral.....	6,200 00
Cash in company's principal office.....	1,731 19
Cash deposited in bank.....	29,071 55
Interest due and accrued on stocks and bonds .....	3,063 79
Interest due and accrued on collateral loans .....	22 83
Gross premiums in due course of collection....	77,112 30
All other assets.....	7,734 27
<b>Gross assets.....</b>	<b>\$1,536,635 97</b>

Premiums more than three months due, \$1,509.36.

## LIABILITIES.

Losses adjusted and unpaid .....	\$16,453 04	
Losses unadjusted, including all reported losses .....	30,180 64	
Losses resisted .....	3,910 86	
Gross amount of claims for losses .....	\$50,543 56	
Less re-insurance .....	260 63	
Net amount of unpaid losses .....		\$50,282 94
Unearned premiums on outstanding risks .....		506,961 30
All other demands against the company .....		30,431 35
Special deposits in excess of liabilities thereon .....		21,182 83
Total liabilities except capital .....		\$598,848 41
Cash capital .....	\$350,000 00	
Surplus beyond all liabilities .....	687,787 56	
Surplus as regards policy holders .....		\$687,787 56
Gross liabilities and net surplus .....		\$1,536,635 97

## INCOME.

Net cash received for premiums (fire) .....	\$576,381 85
Received for interest on mortgages .....	14,490 85
Received for interest on stocks and bonds and all other sources .....	22,360 35
Income from all other sources .....	15,073 86
Gross cash income .....	\$628,107 58

## EXPENDITURES.

Net amount paid for losses, (fire) .....	\$258,640 82
Cash dividends actually paid .....	49,350 00
Paid for commissions or brokerage .....	136,606 86
Salaries and other charges of officers, clerks and employees .....	63,557 74
Paid State, National and local taxes .....	6,028 39
All other expenditures .....	35,386 43
Gross cash expenditures .....	\$549,477 14

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$120,944,787	\$1,012,570 48
Written during the year .....	75,667,693	666,766 42
Total .....	\$196,612,480	\$1,679,336 90
Expired and terminated .....	72,565,543	642,596 64
In force at the end of the year .....	\$124,046,938	\$1,036,740 26
Deduct amount re-insured .....	4,236,710	33,571 32
Net amount in force .....	\$119,810,228	\$1,003,168 94

## MISCELLANEOUS.

Premiums received from organization of company .....	\$14,889,628 14
Losses paid from organization of company .....	7,769,662 72
Fire losses incurred during the year .....	258,922 64
Cash dividends declared from organization of company .....	1,452,500 00
Dividends declared during the year .....	50,000 00
Company's stock owned by directors .....	46,750 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$210,834 00
Premiums received .....	2,246 34
Losses paid .....	146 50
Losses incurred .....	1,646 50



---

---

**MUTUAL FIRE INSURANCE COMPANIES OF OTHER  
STATES.**

---

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE  
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,  
AUTHORIZED TO TRANSACT BUSINESS IN THE STATE  
OF MAINE, SHOWING THEIR CONDITION ON  
THE 31st DAY OF DECEMBER, 1895.**

---

---



**HOLYOKE MUTUAL FIRE INSURANCE COMPANY,**  
**SALEM, MASS.**

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHARLES H. PRICE, *President.*

WALTER L. HARRIS, *Secretary.*

Guaranty Capital, \$100,000.

**ASSETS.**

Real estate owned by the company, unincumbered .....	\$52,275 00
Loans on mortgage of real estate, (first liens,).....	108,250 00
Interest due and accrued thereon.....	4,427 43
Stocks and bonds owned by the company, market value .....	683,240 25
Cash in company's principal office.....	1,087 08
Cash deposited in bank.....	9,692 08
Interest due and accrued on stocks and bonds.....	7,187 85
Gross premiums in due course of collection.....	4,728 36
<b>Gross assets . . . . .</b>	<b>\$868,838 08</b>

**LIABILITIES.**

Losses adjusted and unpaid .....	\$ 121 62
Losses unadjusted, including all reported losses.....	1,458 00
<b>Net amount of unpaid losses. ....</b>	<b>\$ 1,579 62</b>
Unearned premiums on outstanding risks .....	306,496 46
All other demands against the company. ....	3,568 41
<b>Total liabilities except capital .....</b>	<b>\$314,668 49</b>
Guaranty capital.....	\$100,000 00
<b>Surplus beyond all liabilities.....</b>	<b>454,169 59</b>
<b>Surplus as regards policy holders .....</b>	<b>\$554,169 59</b>
<b>Gross liabilities and net surplus.....</b>	<b>\$868,838 08</b>

**INCOME.**

Net cash received for premiums (fire).....	\$161,482 33
Received for interest on mortgages.....	4,142 75
Received for interest on stocks and bonds and all other sources.....	33,543 00
Income from all other sources.....	2,738 22
<b>Gross cash income.....</b>	<b>\$201,901 30</b>

**EXPENDITURES.**

Net amount paid for losses (fire) .....	\$62,974 46
Cash dividends actually paid .....	76,456 91
Paid for commissions or brokerage .....	25,007 51
Salaries and other charges of officers, clerks and employees.....	15,873 00
Paid State, national and local taxes.....	2,290 24
All other expenditures .....	4,394 12
<b>Gross cash expenditures .....</b>	<b>\$186,996 24</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$39,375.137	\$571,252 88
Written during the year.....	11,062,273	167,536 36
Total .....	\$50,437,410	\$738,589 24
Expired and terminated.....	8,949,902	131,174 81
In force at end of the year.....	\$41,487,508	\$607,414 43
Deduct amount re-insured.....	62,750	567 70
Net amount in force.....	\$41,424,758	\$606,846 73

## MISCELLANEOUS.

Losses paid from organization of company .....	\$1,883,349 78
Fire losses incurred during the year.....	62,238 98
Dividends declared during the year.....	7,000 00
Company's stock owned by directors .....	22,800 00

## BUSINESS IN MAINE.

Risks written (fire) .....	\$1,023,377 00
Premiums received .....	16,352 98
Losses paid .....	974 45
Losses incurred.....	910 65

## QUINCY MUTUAL FIRE INSURANCE COMPANY,

## QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHARLES A. HOWLAND, *President.*WILLIAM H. FAY, *Secretary.*

## ASSETS.

Real estate owned by the company, unincumbered. ....	\$17,900 00
Loans on mortgage of real estate (first liens) .....	61,800 00
Interest due and accrued thereon.....	1,283 53
Stocks and bonds owned by the company, market value .....	355,497 00
Loans secured by collateral.....	121,800 00
Cash in company's principal office .....	150 00
Cash deposited in bank.....	37,968 30
Interest due and accrued on stocks and bonds.. ..	4,332 59
Interest due and accrued on collateral loans .....	1,890 50
Gross premiums in due course of collection.....	13,881 17
All other assets, viz.: Rents due and accrued .....	300 00
Gross assets.....	\$614,252 90

## LIABILITIES.

Losses unadjusted, including all reported losses.....	\$ 4,543 43
Unearned premiums on outstanding risks. ....	255,485 94
All other demands against the company.....	4,100 00
Total liabilities except capital.....	\$264,129 37
Surplus as regards policy holders.....	350,323 53
Gross liabilities and net surplus .....	\$614,352 90

## INCOME.

Net cash received for premiums, (fire).....	\$141,922 30
Received for interest on mortgages .....	3,306 69
Received for interest on stocks and bonds and all other sources .....	30,050 36
Income from all other sources .....	2,808 49
<b>Gross cash income.....</b>	<b>\$168,084 84</b>

## EXPENDITURES.

Net amount paid for losses, (fire).....	\$46,682 24
Cash dividends actually paid.....	73,360 57
Paid for commissions or brokerage .....	22,606 79
Salaries and other charges of officers, clerks and employes.....	11,821 75
Paid State, national and local taxes.....	2,789 18
All other expenditures .....	7,083 91
<b>Gross cash expenditures.....</b>	<b>\$168,294 44</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$34,340,777	\$508,408 02
Written during the year.....	9,574,457	147,453 23
<b>Total.....</b>	<b>\$43,915,234</b>	<b>\$655,861 25</b>
Expired and terminated.....	9,078,174	136,876 64
<b>In force at end of the year.....</b>	<b>\$34,842,060</b>	<b>\$519,984 21</b>
Deduct amount re-insured.....	5,500	58 45
<b>Net amount in force... ..</b>	<b>\$34,836,560</b>	<b>\$519,927 76</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$4,380,481 99
Losses paid from organization of company....	2,022,821 06
Fire losses incurred during the year.....	48,656 67
Cash dividends declared from organization of company.....	1,425,627 45
Dividends declared during the year.....	72,360 57

## BUSINESS IN MAINE.

Risks written (fire).....	\$1,380,667 00
Premiums received .....	25,438 31
Losses paid .....	9,046 91
Losses incurred .....	9,846 91



# TRADERS' AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

LEVI SPRAGUE, *President*.

EDWARD M. TUCKE, *Secretary*.

## ASSETS.

Loans on mortgages of real estate (first liens).....	\$161,639 00
Interest due and accrued thereon.....	4,836 65
Stocks and bonds owned by the company, market value .....	354,834 00
Loans secured by collateral.....	23,150 00
Cash in company's principal office.....	5,141 88
Cash deposited in bank.....	37,110 14
Interest due and accrued on stocks and bonds.....	1,279 15
Interest due and accrued on collateral loans.....	304 73
Gross premiums in due course of collection.....	22,592 44
All other assets, viz.: Personal loan, \$78,800; interest on same, \$1,080.14.	79,880 14
Gross assets.....	\$690,738 21

## ITEMS, INCLUDED ABOVE, NOT ADMITTED.

Personal loans (without collateral) .....	\$78,800 00
Interest due and accrued on same.....	1,080 14
Total.....	\$79,880 14

## LIABILITIES.

Net amount of unpaid losses .....	\$ 1,616 54
Unearned premiums on outstanding risks.....	329,891 25
All other demands against the company.....	7,511 49
Total liabilities except capital.....	\$338,819 29
Surplus as regards policy holders .....	351,918 93
Gross liabilities and net surplus.....	\$690,738 21

## INCOME.

Net cash received for premiums (fire) .....	\$178,211 52
Received for interest on mortgages .....	11,842 55
Received for interest on stocks and bonds and all other sources.....	21,081 50
Income from all other sources .....	1,510 65
Gross cash income.....	\$313,756 22

## EXPENDITURES.

Net amount paid for losses, (fire).....	\$75,778 57
Cash dividends actually paid.....	77,821 46
Paid for commissions or brokerage .....	26,751 94
Salaries and other charges of officers, clerks and employes.....	11,840 00
Paid State, national and local taxes....	2,043 19
All other expenditures.....	8,071 48
Gross cash expenditures.....	\$302,306 64

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.. .. .	\$39,731,356	\$613,002 41
Written during the year .....	12,290,531	194,664 37
<b>Total</b> .....	<b>\$52,021,887</b>	<b>\$807,666 78</b>
Expired and terminated .....	10,054,063	155,141 74
<b>In force at end of the year</b> .....	<b>\$41,967,825</b>	<b>\$652,525 04</b>

MISCELLANEOUS.

Fire losses incurred during the year.....	\$77,386 11
Dividends declared during the year.....	77,521 46

BUSINESS IN MAINE.

Risks written (fire).....	\$1,048,532 00
Premiums received ....	18,502 52
Losses paid .....	13,083 83
Losses incurred.....	13,083 82



---

---

**INSURANCE COMPANIES OF FOREIGN COUNTRIES.  
UNITED STATES BRANCHES.**

---

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE  
UNITED STATES BRANCHES OF INSURANCE COMPANIES OF  
FOREIGN COUNTRIES, AUTHORIZED TO TRANSACT  
BUSINESS IN THE STATE OF MAINE, SHOW-  
ING THEIR CONDITION ON THE 31st  
DAY OF DECEMBER, 1885.**

---

---



## BRITISH AMERICA INSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1885.

GEORGE A. COX, *President.*P. H. SIMS, *Secretary.*

Deposit Capital, \$200,000.

## ASSETS.

Stocks and bonds owned by the company, market value.....	\$46,550 33
Cash deposited in bank .....	80,498 98
Interest due and accrued on stocks and bonds.....	9,885 00
Gross premiums in due course of collection.....	177,720 50
Bills receivable, not matured, taken for premiums.....	16,089 52
Gross assets .....	\$1,180,219 53

## LIABILITIES.

Losses adjusted and unpaid.....	\$45,441 16
Losses unadjusted, including all reported losses.....	88,735 64
Losses resisted .....	14,117 66
Net amount of unpaid losses .....	\$148,294 46
Unearned premiums on outstanding risks.....	594,587 98
All other demands against the company .....	41,970 54
Special deposits in excess of liabilities thereon.....	72,471 16
Total liabilities except capital. . . . .	\$866,324 09
Deposit capital.....	\$200,000 00
Surplus beyond all liabilities.....	121,885 43
Surplus as regards policy holders .....	\$21,885 43
Gross liabilities and net surplus.....	\$1,180,219 53

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>
Net cash received for premiums.....	\$364,887 49	\$187,561 19
Received for interest on stocks and bonds and all other sources .....		87,745 91
Gross cash income.....		\$1,210,194 59

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>
Net amount paid for losses .....	\$345,507 57	\$194,384 80
Paid for commissions or brokerage .....		224,304 13
Salaries and other charges of officers, clerks and employes .....		24,875 28
Paid State, national and local taxes.....		25,325 12
All other expenditures.....		95,894 86
Gross cash expenditures .....		\$1,110,071 26
Remitted to home office during the year, \$84,416.40.		

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$80,854,981	\$1,108,916 81	\$2,849,329	\$28,378 06
Written during the year.....	87,163,113	1,371,967 75	22,623,044	237,279 75
Total.....	\$167,917,974	\$2,375,874 56	\$35,472,408	\$384,157 81
Expired and terminated .....	79,703,180	1,244,417 65	21,914,884	231,769 41
In force at end of the year .....	\$88,115,844	\$1,131,456 91	\$3,557,519	\$42,388 40
Deduct amount re-insured.....	1,409,196	18,157 82	-	-
Net amount in force.....	\$86,706,648	\$1,113,319 09	\$3,557,519	\$42,388 40

## BUSINESS IN MAINE.

Risks written (fire) .....	\$504,209 00
Premiums received.....	8,186 88
Losses paid.....	4,187 97
Losses incurred .....	4,536 22

## CALEDONIAN INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

INCORPORATED IN 1805. COMMENCED BUSINESS IN UNITED STATES IN 1890.

CHARLES H. POST, *Manager*, 27 and 29 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Loans on mortgage of real estate, (first liens).....	\$ 50,000 00
Stocks and bonds owned by the company, market value.....	1,634,412 50
Cash in company's principal office.....	180 90
Cash deposited in bank.....	187,693 74
Interest due and accrued on stocks and bonds .....	17,921 65
Gross premiums in due course of collection....	112,393 65
All other assets, viz: due from other companies for re-insurance..	13,386 89
Gross assets.....	\$2,015,904 33

Premiums more than three months due, \$2,470.34.

## LIABILITIES.

Losses adjusted and unpaid .....	\$118,602 29
Losses unadjusted, including all reported losses .....	55,424 39
Losses resisted .....	40,136 16
Gross amount of claims for losses .....	214,163 84
Less re-insurance .....	11,084 20

Net amount of unpaid losses.....	\$ 266,068 64
Unearned premiums on outstanding risks.....	1,056,180 86
All other demands against the company.....	46,567 55
Special deposits in excess of liabilities thereon .....	126,242 87

Total liabilities except capital.....	\$1,423,060 93
Deposit capital.....	\$300,000 00
Surplus beyond all liabilities.....	583,804 41
Surplus as regards policy holders .....	583,804 41
Gross liabilities and net surplus.....	\$2,015,864 33

INCOME.

Net cash received for premiums (fire) .....	\$1,307,561 24
Received for interest on stocks and bonds and all other sources.....	74,652 88
Gross cash income.....	\$1,382,214 07

EXPENDITURES.

Net amount paid for losses (fire) .....	\$966,161 25
Paid for commissions or brokerage.....	250,164 89
Salaries and other charges of officers, clerks and employes.....	74,610 88
Paid State, national and local taxes.....	47,883 79
All other expenditures.....	100,306 80
Gross cash expenditures.....	\$1,467,626 61

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$366,171,269	\$3,822,766 63
Written during the year.....	144,666,967	1,807,113 31
Total .....	\$400,837,236	\$4,639,879 83
Expired and terminated.....	184,169,606	2,267,288 99
In force at end of the year .....	\$216,667,631	\$3,379,590 91
Deduct amount re-insured .....	16,884,975	213,083 94
Net amount in force .....	\$201,372,676	\$2,166,506 97

MISCELLANEOUS.

Premiums received from organization of company .....	\$7,913,997 82
Losses paid from organization of company.....	4,615,631 63
Fire losses incurred during the year .....	923,902 50

BUSINESS IN MAINE.

Risks written (fire).....	\$1,114,809 00
Premiums received.....	19,054 16
Losses paid.....	14,628 72
Losses incurred.....	11,523 90



## COMMERCIAL UNION ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES IN 1871.

CHARLES SEWALL, *Manager*, Corner Pine and William Streets, New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$ 570,285 85
Stocks and bonds owned by the company, market value.....	1,628,657 50
Cash in company's principal office.....	408 52
Cash deposited in bank.....	555,518 25
Interest due and accrued on stocks and bonds .....	23,313 48
Gross premiums in due course of collection.....	418,457 30
Bills receivable, not matured, taken for premiums.....	18,794 13
All other assets, viz: rents due and accrued and due for re-insurance..	10,561 83
<b>Gross assets .....</b>	<b>\$3,506,081 16</b>

## LIABILITIES.

Losses adjusted and unpaid ... ..	\$ 77,902 19
Losses unadjusted, including all reported losses .....	187,582 00
Losses resisted.....	27,900 00
<b>Gross amount of claims for losses.....</b>	<b>\$292,684 19</b>
Less re-insurance.....	2,491 00
<b>Net amount of unpaid losses.....</b>	<b>\$ 290,293 19</b>
Unearned premiums on outstanding risks.....	1,947,159 45
All other demands against the company.....	129,645 77
Special deposits in excess of liabilities thereon .....	62,499 27
<b>Total liabilities except capital.....</b>	<b>\$2,429,597 68</b>
Deposit capital.....	\$200,000 00
Surplus beyond all liabilities.....	876,483 48
<b>Surplus as regards policy holders.....</b>	<b>1,076,483 48</b>
<b>Gross liabilities and net surplus.....</b>	<b>\$3,506,081 16</b>

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums.....	\$2,504,565 88	\$208,717 27	\$2,706,283 15
Received for interest on stocks and bonds and all other sources .....			76,145 20
Income from all other sources.....			29,642 15
<b>Gross cash income.....</b>			<b>\$2,814,073 50</b>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	\$1,405,968 24	\$335,236 63	\$1,641,104 87
Paid for commissions or brokerage .....			457,956 41
Salaries and other charges of officers, clerks and employes.....			142,723 04
Paid State, national and local taxes.....			61,028 72
All other expenditures .....			137,001 69
<b>Gross cash expenditures .....</b>			<b>\$2,439,624 73</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1884.....	\$379,256,704	\$4,170,589 09	\$1,788,522	\$ 18,712 80
Written during the year.....	238,693,327	3,188,500 51	27,965,964	206,221 51
Total.....	\$667,950,031	\$7,359,089 60	\$29,774,486	\$226,834 11
Expired and terminated.....	292,334,167	3,347,845 65	28,030,334	207,208 05
In force at end of the year.....	\$370,555,884	\$3,961,252 95	\$744,152	\$19,631 06
Deduct amount re-insured.....	7,307,704	82,875 95	30,000	875 00
Net amount in force .....	\$363,248,180	\$3,878,377 00	\$714,152	\$18,756 06

Perpetual risks in force, \$3,536,879.17; premiums, \$74,728.90.

## MISCELLANEOUS.

Premiums received from organization of company .....	\$41,696,806 00
Losses paid from organization of company.....	26,809,287 00
Fire losses incurred during the year .....	1,877,477 00
Marine losses incurred during the year.....	265,287 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$1,698,669 00
Premiums received .....	30,109 54
Losses paid .....	20,482 52
Losses incurred .....	19,379 19

## HAMBURG-BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1855.

F. O. AFFELD, *Manager*, 62 Cedar Street, New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Stocks and bonds owned by the company, market value.....	\$1,360,675 00
Loans secured by collateral.....	20,000 00
Cash deposited in bank .....	33,710 68
Interest due and accrued on stocks and bonds .....	1,000 00
Gross premiums in due course of collection .....	107,338 81
Gross assets.....	\$1,422,723 99

## LIABILITIES.

Losses adjusted and unpaid .....	\$ 2,300 00
Losses unadjusted, including all reported losses.....	63,000 00
Losses resisted .....	15,785 00
Net amount of unpaid losses .....	\$ 86,085 00
Unearned premiums on outstanding risks.....	797,697 84
All other demands against the company.....	17,870 72
Special deposits in excess of liabilities thereon.....	400 51
Total liabilities except capital .....	\$902,084 17

Deposit capital .....	\$300,000 00
Surplus beyond all liabilities.....	330,689 83
Surplus as regards policy holders.....	530,689 83
Gross liabilities and net surplus .....	\$1,123,708 86

## INCOME.

Net cash received for premiums, (fire).....	\$1,123,708 86
Received for interest on stocks and bonds and all other sources.....	47,178 06
Gross cash income.....	\$1,170,886 92

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$563,270 83
Paid for commissions or brokerage ....	235,353 07
Salaries and other charges of officers, clerks and employes .....	92,115 97
Paid State, national and local taxes .....	35,369 27
All other expenditures.....	65,180 06
Gross cash expenditures ....	\$991,389 19

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$124,734,734	\$1,648,163 86
Written during the year.. ..	114,178,711	1,419,244 46
Total .....	\$238,913,445	\$3,067,408 32
Expired and cancelled.....	109,498,578	1,443,999 73
In force at end of the year .....	\$129,419,867	\$1,623,408 59
Deduct amount re-insured ....	4,461,653	50,749 55
Net amount in force .....	\$124,958,214	\$1,572,659 04

## MISCELLANEOUS.

Premiums received from organization of company .....	\$16,733,478 83
Losses paid from organization of company.....	9,966,621 55
Fire losses incurred during the year.....	551,780 83

## BUSINESS IN MAINE.

Risks written (fire). .....	\$844,245 00
Premiums received .....	13,505 54
Losses paid .....	8,427 48
Losses incurred ... ..	8,427 48

## IMPERIAL INSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1806. COMMENCED BUSINESS IN 1808.

J. J. COURTNEY, *Manager*, 33 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered ..	\$476,634 70
Stocks and bonds owned by the company, market value .....	1,097,703 33
Cash deposited in bank .....	132,004 33
Interest due and accrued on stocks and bonds .....	5,091 67
Gross premiums in due course of collection .....	186,013 84
All other assets, viz.: Rents due and accrued . . . . .	2,773 50
<b>Gross assets .....</b>	<b>\$1,900,221 37</b>
Premiums more than three months due, \$9,427.96	

## LIABILITIES.

Losses adjusted and unpaid .....	\$17,680 38
Losses unadjusted, including all reported losses .....	55,165 75
Losses resisted .....	11,087 14
<b>Gross amount of claims for losses .....</b>	<b>\$83,913 27</b>
Less re-insurance .....	6,106 23
<b>Net amount of unpaid losses .....</b>	<b>\$ 77,806 05</b>
Unearned premiums on outstanding risks .....	875,587 59
All other demands against the company .....	20,008 61
Special deposits in excess of liabilities thereon .....	206,878 27
<b>Total liabilities except capital. . . . .</b>	<b>\$1,179,274 52</b>
Deposit capital .....	\$200,000 00
<b>Surplus beyond all liabilities. . . . .</b>	<b>520,946 85</b>
<b>Surplus as regards policy holders .....</b>	<b>720,946 85</b>
<b>Gross liabilities and net surplus .....</b>	<b>\$1,900,221 37</b>

## INCOME.

Net cash received for premiums (fire) .....	\$1,169,502 43
Received for interest on stocks and bonds and all other sources .....	37,367 68
Income from all other sources .....	36,699 66
<b>Gross cash income .....</b>	<b>\$1,243,469 76</b>

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$625,670 35
Paid for commissions or brokerage .....	215,251 33
Salaries and other charges of officers, clerks and employes .....	102,965 85
Paid State, National and local taxes .....	46,741 17
All other expenditures .....	56,175 79
<b>Gross cash expenditures .....</b>	<b>\$1,046,804 29</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1884.....	\$182,650,878 29	\$1,856,213 34
Written during the year.....	134,638,896 16	1,563,747 33
Total .....	\$317,289,744 45	\$3,409,960 67
Expired and terminated .....	148,285,274 68	1,564,582 57
In force at end of the year .....	\$174,004,469 77	\$1,855,378 10
Deduct amount re-insured .....	12,351,562 71	118,009 33
Net amount in force .....	\$161,652,887 06	\$1,737,368 78

## MISCELLANEOUS.

Premiums received from organization of company .....	\$23,352,572 67
Losses paid from organization of company .....	15,307,007 76
Fire losses incurred during the year .....	592,655 00

## BUSINESS IN MAINE.

Risks written, (fire).....	\$1,373,222 00
Premiums received .....	23,205 05
Losses paid .....	11,630 13
Losses incurred.....	11,765 44

## LANCASHIRE INSURANCE COMPANY,

MANCHESTER, ENG.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

E. LITCHFIELD, *Manager*, 25 Pine Street, New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$385,585 72
Stocks and bonds owned by the company, market value.....	1,549,562 50
Cash in company's principal office .....	1,129 88
Cash deposited in bank .....	127,201 61
Gross premiums in due course of collection .....	244,436 33
Gross assets .....	\$2,307,856 04

## LIABILITIES.

Losses adjusted and unpaid .....	\$70,460 18
Losses unadjusted, including all reported losses.....	119,853 00
Losses resisted. ....	38,589 85

Net amount of unpaid losses .....	\$239,008 13
Unearned premiums on outstanding risks.....	1,263,811 57
All other demands against the company.....	45,000 00
Special deposits in excess of liabilities thereon.....	144,234 23
Total liabilities except capital.....	\$1,682,048 83
Deposit capital.....	\$300,000 00
Surplus beyond all liabilities.....	425,807 11
Surplus as regards policy holders.....	635,807 11
Gross liabilities and net surplus.....	\$2,307,856 04

## INCOME.

Net cash received for premiums (fire).....	\$1,896,651 43
Received for interest on stocks and bonds and all other sources.....	65,964 28
Income from all other sources .....	3,443 83
Gross cash income .....	\$1,966,059 52

## EXPENDITURES.

Net amount paid for losses (fire).....	\$1,113,679 81
Paid for commissions or brokerage .....	313,608 34
Salaries and other charges of officers, clerks and employees.....	171,951 02
Paid State, national and local taxes.....	42,867 96
All other expenditures.....	149,964 34
Gross cash expenditures.....	\$1,792,156 87

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$223,683,276	\$2,568,721 01
Written during the year .....	224,895,432	2,584,042 13
Total .....	\$448,078,708	5,152,763 14
Expired and terminated .....	217,651,064	2,562,286 59
In force at end of the year.....	\$230,427,614	\$2,690,467 55
Deduct amount re-insured.....	21,484,388	191,739 55
Net amount in force.....	\$208,943,226	\$2,498,728 00

## MISCELLANEOUS.

Premiums received from organization of company.....	\$28,962,251 00
Losses paid from organization of company .....	18,945,208 00
Fire losses incurred during the year.....	1,062,539 00

## BUSINESS IN MAINE.

Risks written (fire).....	\$1,243,755 00
Premiums received .....	20,626 27
Losses paid .....	8,790 79
Losses incurred .....	8,530 28

## LION FIRE INSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1880.

MARTIN BENNETT, *Manager*, Hartford, Conn.

Deposit Capital, \$200,000.

## ASSETS.

Loans on mortgage of real estate (first liens).....	\$192,850 00
Interest due and accrued thereon.....	4,412 81
Stocks and bonds owned by the company, market value.....	439,662 50
Cash in company's principal office.....	267 67
Cash deposited in bank.....	123 877 83
Interest due and accrued on stocks and bonds.....	6,227 06
Gross premiums in due course of collection.....	63,868 51
Gross assets.....	\$574,457 40

## LIABILITIES.

Losses adjusted and unpaid.....	\$ 17,841 85
Losses unadjusted, including all reported losses. ....	33,639 50
Losses resisted.....	9,634 20
Net amount of unpaid losses.....	\$ 61,165 55
Unearned premiums on outstanding risks .....	369,748 69
All other demands against the company.....	11,792 57
Special deposits in excess of liabilities thereon .....	145,773 16
Total liabilities except capital.....	\$588,479 97
Deposit capital.....	\$200,000 00
Surplus beyond all liabilities.....	85,977 43
Surplus as regards policy holders.....	285,977 43
Gross liabilities and net surplus.....	\$774,457 40

## INCOME.

Net cash received for premiums, (fire).....	\$598,655 99
Received for interest on mortgages .....	10,149 73
Received for interest on stocks and bonds and all other sources.....	17,868 21
Gross cash income.....	\$596,668 92

## EXPENDITURES.

Net amount paid for losses (fire).....	\$520,965 37
Paid for commissions or brokerage .....	106,396 86
Salaries and other charges of officers, clerks and employes.....	35,487 70
Paid State, national and local taxes.....	14,438 28
All other expenditures .....	42,866 29
Gross cash expenditures.....	\$590,187 49

**RISKS AND PREMIUMS.**

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1884 .....	\$ 68,841,388	\$859,750 93
Written during the year.....	58,725,964	749,667 44
<b>Total.....</b>	<b>\$127,567,342</b>	<b>\$1,609,418 37</b>
Deduct expired and terminated. ....	62,235,378	800,902 65
<b>In force at end of the year.....</b>	<b>\$65,331,964</b>	<b>\$808,515 73</b>
Deduct amount re-insured.....	5,708,329	81,394 76
<b>Net amount in force .....</b>	<b>\$59,623,635</b>	<b>\$727,120 96</b>

**MISCELLANEOUS.**

Premiums received from organization of company .....	\$6,800,164 72
Losses paid from organization of company .....	4,207,196 08
Fire losses incurred during the year....	288,647 62

**BUSINESS IN MAINE.**

Risks written (fire).....	\$267,800 00
Premiums received .....	2,301 46
Losses paid ....	1,844 39
Losses incurred.....	1,356 89

---

**LIVERPOOL AND LONDON AND GLOBE INSURANCE  
COMPANY,**

**LIVERPOOL, ENGLAND.**

---

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1848.

HENRY W. EATON, *Manager*, 45 William Street, New York, N. Y.

---

Deposit Capital, \$200,000.

---

**ASSETS.**

Real estate owned by the company, unincumbered .....	\$1,752,000 00
Loans on mortgage of real estate (first liens) .....	3,588,318 64
Interest due and accrued thereon. ....	47,657 28
Stocks and bonds owned by the company, market value .....	1,991,025 00
Cash in company's principal office .....	2,697 08
Cash deposited in bank.....	412,594 10
Interest due and accrued on collateral loans.....	526 86
Gross premiums in due course of collection.....	845,782 10
All other assets, viz.: Rents due and accrued, \$15,000; loans on life policies, \$14,796; all other assets, \$35.....	29,833 00

**Gross assets.....** \$8,670,484 06

**Premiums more than three months due, \$59,354.13.**



## LIABILITIES.

Losses adjusted and unpaid .....	\$ 3,446 54
Losses unadjusted, including all reported losses.....	767,357 00
Losses resisted .....	143,430 00
Gross amount of claims for losses.....	\$914,233 54
Less re-insurance.....	280,661 00
Net amount of unpaid losses ....	\$ 633,582 54
Unearned premiums on outstanding risks.....	4,075,773 63
All other demands against the company.....	646,960 33
Special deposits in excess of liabilities thereon.....	6,668 67
Total liabilities except capital.....	\$5,362,985 07
Deposit capital .....	\$ 200,000 00
Surplus beyond all liabilities.....	3,107,448 98
Surplus as regards policy holders .....	3,307,448 98
Gross liabilities and net surplus.....	\$8,670,434 06

## INCOME.

Net cash received for premiums (fire) .....	\$5,600,129 27
Received for interest on mortgages .....	148,220 97
Received for interest on stocks and bonds and all other sources.....	71,223 20
Income from all other sources ....	58,785 38
Gross cash income.....	\$5,878,358 80

## EXPENDITURES.

Net amount paid for losses (fire).....	\$3,130,892 67
Paid for commissions or brokerage.....	945,105 30
Salaries and other charges of officers, clerks and employes.....	317,499 69
Paid State, national and local taxes.....	111,788 93
All other expenditures .....	\$22,909 02
Gross cash expenditures.....	\$4,828,195 61

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$890,868,334	\$8,546,571 40
Written during the year.....	715,761,722	7,224,648 57
Total .....	\$1,606,750,066	\$15,771,219 97
Deduct, expired and terminated.....	704,246,200	7,310,652 85
In force at end of the year .....	\$902,503,866	\$8,460,567 12
Deduct amount re-insured .....	57,239,571	492,101 08
Net amount in force .....	\$845,264,295	\$7,968,466 04
Perpetual risks in force, \$10,218,499; Premiums, \$348,017.06.		

## MISCELLANEOUS.

Premiums received from organization of company.....	\$110,312,822 35
Losses paid from organization of company .....	66,440,871 90
Fire losses incurred during the year.....	3,062,468 54

## BUSINESS IN MAINE.

Risks written (fire) .....	\$4,396,987 00
Premiums received .....	66,960 86
Losses paid .....	37,663 78
Losses incurred .....	28,308 78

## LONDON ASSURANCE CORPORATION,

LONDON, ENG.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1872.

CHARLES L. CASE, *Manager*, 44 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Loans on mortgage of real estate (first liens).....	\$ 15,000 00
Stocks and bonds owned by the company, market value.....	1,837,245 00
Cash in company's principal office.....	1,849 60
Cash deposited in bank.....	247,710 76
Interest due and accrued on stocks and bonds.....	5,889 59
Gross premiums in due course of collection.....	218,663 82
Bills receivable, not matured, taken for premiums.....	28,846 28
All other assets, viz: due from other companies for re insurance, \$18,178.10; cash in hands of special agents, \$265.70..	18,443 80
<b>Gross assets</b> .....	<b>\$2,373,648 80</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$222,551 00
Losses unadjusted, including all reported losses.....	40,073 00
Losses resisted .....	23,833 00
<b>Gross amount of claims for losses</b> .....	<b>286,457 00</b>
Less re-insurance.....	55,687 00
<b>Net amount of unpaid losses</b> .....	<b>\$230,770 00</b>
Unearned premiums on outstanding risks.....	805,325 31
All other demands against the company.....	38,426 58
Special deposits in excess of liabilities thereon.....	194,948 62
<b>Total liabilities except capital</b> .....	<b>\$1,269,471 46</b>
Deposit capital.....	\$200,000 00
<b>Surplus beyond all liabilities</b> .....	<b>904,177 34</b>
<b>Surplus as regards policy holders</b> .....	<b>1,164,177 34</b>
<b>Gross liabilities and net surplus</b> .....	<b>\$2,373,648 80</b>

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Net cash received for premiums.....	\$827,385 75	\$384,031 45	\$1,211,417 20
Received for interest on mortgages .....			675 00
Received for interest on stocks and bonds and all other sources.....			74,750 51
<b>Gross cash income</b> .....			<b>\$1,286,842 71</b>

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>	
Net amount paid for losses.....	\$480,828 52	\$285,129 18	\$765,957 70
Paid for commissions or brokerage .....			186,819 07
Salaries and other charges of officers, clerks and employes .....			86,208 09
Paid State, national and local taxes.....			31,146 30
All other expenditures.....			72,858 83
<b>Gross cash expenditures</b> .....			<b>\$1,152,959 99</b>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$181,679,673	\$1,682,241 22	\$ 2,893,001	\$ 58,340 75
Written during the year .....	115,111,511	1,065,107 55	86,658,838	513,956 55
<b>Total</b> .....	<b>\$296,791,184</b>	<b>\$2,747,348 77</b>	<b>\$30,550,839</b>	<b>\$573,297 30</b>
Expired and terminated .....	122,064,024	1,171,329 88	85,330,741	480,136 45
<b>In force at end of the year</b> .....	<b>\$174,687,160</b>	<b>\$1,576,019 89</b>	<b>\$4,220,098</b>	<b>\$93,170 85</b>
Deduct amount re-insured .....	9,087,638	82,757 50	1,385,115	28,681 80
<b>Net amount in force</b> .....	<b>\$165,600,522</b>	<b>\$1,493,261 80</b>	<b>\$2,834,983</b>	<b>\$64,489 05</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$19,577,148 00
Losses paid from organization of company .....	11,731,112 00
Fire losses incurred during the year .....	447,676 36

## BUSINESS IN MAINE.

Risks written (fire) .....	\$696,878 00
Premiums received .....	9,785 28
Losses paid .....	4,250 36
Losses incurred .....	5,584 36

LONDON AND LANCASHIRE FIRE INSURANCE  
COMPANY,

LIVERPOOL, ENG.

INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES IN 1879.

A. G. MCILWAINE, JR., *Manager*, 57 & 59 William Street, New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$ 289,125 00
Stocks and bonds owned by the company, market value .....	1,087,489 00
Cash in company's principal office .....	37,846 59
Cash deposited in bank .....	51,535 65
Gross premiums in due course of collection .....	280,839 03
Bills receivable, not matured, taken for premiums .....	12,195 60
All other assets, viz: Rents due and accrued and due from other companies for re-insurance .....	8,519 65

Gross assets .....

Premiums more than three months due, \$17,590.67.

## LIABILITIES.

Losses adjusted and unpaid .....	\$ 94,279 60
Losses unadjusted, including all reported losses.....	106,367 73
Losses resisted.....	86,852 40
Gross amount of claims for losses.....	\$168,992 73
Less re-insurance.....	29,090 68
Net amount of unpaid losses .....	\$ 134,902 06
Unearned premiums on outstanding risks.....	1,504,255 56
All other demands against the company.....	73,388 82
Special deposits in excess of liabilities thereon.....	133,086 83
Total liabilities except capital.....	\$1,846,633 79
Deposit capital .....	\$200,000 00
Surplus beyond all liabilities.....	646,367 73
Surplus as regards policy holders.....	846,367 73
Gross liabilities and net surplus.....	\$2,691,570 52

## INCOME.

Net cash received for premiums (fire).....	\$1,859,006 64
Received for interest on stocks and bonds and all other sources.....	81,373 73
Income from all other sources.....	11,107 53
Gross cash income.....	\$1,951,486 90

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$965,670 06
Paid for commissions or brokerage .....	354,645 80
Salaries and other charges of officers, clerks and employes .....	144,232 87
Paid State, national and local taxes.....	40,120 64
All other expenditures.....	121,554 02
Gross cash expenditures.....	\$1,646,222 41

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$366,835,341	\$3,327,756 31
Written during the year.....	268,613,817	2,562,780 06
Total .....	\$635,449,158	\$5,890,536 34
Expired and terminated.....	269,191,680	2,770,886 96
In force at end of the year.....	\$366,257,478	\$3,119,679 38
Deduct amount re-insured .....	16,625,009	184,564 84
Net amount in force .....	\$349,632,469	\$2,935,114 54

## MISCELLANEOUS.

Premiums received from organization of company.....	\$22,632,501 21
Losses paid from organization of company.....	13,326,809 76
Fire losses incurred during the year.....	924,587 44

## BUSINESS IN MAINE.

Risks written (fire). .....	\$990,099 00
Premiums received .....	15,075 46
Losses paid .....	10,241 54
Losses incurred .....	7,297 54

## MANCHESTER INSURANCE COMPANY,

MANCHESTER, ENG.

INCORPORATED IN 1824. COMMENCED BUSINESS IN UNITED STATES in 1890.

W. W. DUDLEY, *Manager*, Chicago, Ill.

Deposit Capital, \$200,000.

## ASSETS.

Stocks and bonds owned by the company, market value*.....	\$1,808,070 00
Cash in company's principal office .....	21,197 84
Cash deposited in bank .....	46,343 16
Interest due and accrued on stocks and bonds .....	6,697 50
Gross premiums in due course of collection. ....	297,072 00
All other assets.....	1,349 00
Gross assets.....	\$2,180,629 50

## LIABILITIES.

Losses adjusted and unpaid .....	\$66,374 83
Losses unadjusted, including all reported losses .....	78,182 82
Losses resisted .....	51,225 33
Gross amount of claims for losses.....	222,782 47
Less re-insurance.....	18,049 27
Net amount of unpaid losses.....	\$204,733 90
Unearned premiums on outstanding risks.....	1,186,676 86
All other demands against the company .....	56,118 61
Special deposits in excess of liabilities thereon.....	111,363 57
Total liabilities except capital.....	\$1,571,792 36
Deposit capital.....	\$200,000 00
Surplus beyond all liabilities.....	408,837 14
Surplus as regards policy holders.....	\$608,837 14
Gross liabilities and net surplus.....	\$2,180,629 50

## INCOME.

Net cash received for premiums (fire) .....	\$1,524,151 55
Received for interest on stocks and bonds and all other sources.....	60,417 50
Gross cash income.....	\$1,584,569 05

## EXPENDITURES.

Net amount paid for losses (fire).....	\$1,019,739 95
Paid for commissions or brokerage.....	298,748 65
Salaries and other charges of officers, clerks and employes.....	91,287 51
Paid State, national and local taxes.....	39,764 55
All other expenditures.....	113,006 52
Gross cash expenditures.....	\$1,562,547 18

\*Includes bank certificate of deposit amounting to \$50,000, deposited with State Treasurer of Oregon, and \$25,000 cash in hands of agents, awaiting investment—since invested.

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$188,102,242 82	\$2,460,144 14
Written during the year.....	157,692,907 12	2,067,584 41
Total.....	\$345,795,149 94	\$4,527,728 55
Expired and terminated.....	151,623,915 45	2,052,631 63
In force at end of the year.....	\$194,171,234 49	\$2,475,096 93
Deduct amount re-insured.....	8,036,927 07	115,275 10
Net amount in force.....	\$186,134,307 42	\$2,359,821 83

## MISCELLANEOUS.

Premiums received from organization of company....	\$8,273,183 15
Losses paid from organization of company.....	4,877,872 36
Fire losses incurred during the year.....	869,670 56

## BUSINESS IN MAINE.

Risks written (fire).....	\$296,721 38
Premiums received.....	5,296 22
Losses paid.....	12,149 15
Losses incurred.....	12,718 98

## NORTHERN ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

GEORGE W. BABB, JR., *Manager*, 38 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered.....	\$ 115,000 00
Stocks and bonds owned by the company, market value .....	1,584,982 07
Cash in company's principal office .....	2,390 79
Cash deposited in bank.....	85,534 88
Interest due and accrued on stocks and bonds.....	3,850 00
Gross premiums in due course of collection.....	216,243 84
All other assets.....	4,117 13

Gross assets.....\$2,012,118 71

Premiums more than three months due, \$4,127.

## LIABILITIES.

Losses adjusted and unpaid .....	\$17,773 76
Losses unadjusted, including all reported losses.....	80,370 61
Losses resisted.....	27,191 95

Gross amount of claims for losses ..... \$125,336 32  
 Less re insurance..... 4,191 50

Net amount of unpaid losses .....	\$ 121,144 82
Unearned premiums on outstanding risks .....	1,085,904 80
All other demands against the company .....	70,419 73
Special deposits in excess of liabilities thereon .....	122,000 06

Total liabilities except capital .....	\$1,349,169 48
Deposit capital .....	\$200,000 00
Surplus beyond all liabilities .....	462,949 23

Surplus as regards policy holders .....	662,949 23
---	------------

Gross liabilities and net surplus .....	\$2,012,118 71
---	----------------

## INCOME.

Net cash received for premiums, (fire) .....	\$1,241,824 88
Received for interest on stocks and bonds and all other sources .....	53,702 34

Gross cash income . . . . .	\$1,294,096 72
-----------------------------	----------------

Received from Home office during the year, \$47,362.52.

## EXPENDITURES.

Net amount paid for losses, (fire) .....	\$787,119 46
Paid for commissions or brokerage .....	192,862 26
Salaries and other charges of officers, clerks and employes .....	82,811 56
Paid State, National and local taxes .....	36,483 95
All other expenditures .....	126,880 86

Gross cash expenditures .....	\$1,175,766 99
-------------------------------	----------------

Remitted to Home office during the year \$181,792.61.

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$166,398,752	\$3,051,889 66
Written during the year .....	140,709,080	1,669,330 64
Total .....	\$307,007,782	\$3,721,220 30
Expired and terminated .....	181,267,208	1,629,565 40
In force at end of the year .....	\$175,740,576	\$2,091,654 90
Deduct amount re-insured .....	5,620,208	54,971 70
Net amount in force .....	\$170,120,370	\$2,036,683 20

## MISCELLANEOUS.

Premiums received from organization of company .....	\$16,185,601 89
Losses paid from organization of company .....	10,163,861 39
Fire losses incurred during the year .....	711,884 82

## BUSINESS IN MAINE.

Risk written (fire) .....	\$1,518,265 00
Premiums received .....	25,672 08
Losses paid .....	14,833 84
Losses incurred .....	15,866 29

# NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH.

INCORPORATED IN 1806. COMMENCED BUSINESS IN UNITED STATES IN 1866.

HENRY E. BOWERS, *Manager*, 54 William Street, New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Loans on mortgage of real estate (first liens) .....	\$ 450,000 00
Stocks and bonds owned by the company, market value.....	2,714,639 00
Cash in company's principal office. ....	10,961 08
Cash deposited in bank.....	190,250 07
Interest due and accrued on stocks and bonds. ....	51,057 00
Interest due and accrued on collateral loans.....	3,000 00
Gross premiums in due course of collection.....	408,196 79
Bills receivable, not matured, taken for premiums. ....	3,645 92
All other assets.....	1,388 65

Gross assets .....\$3,883,132 81

Premiums more than three months due, \$24,265.63.

## LIABILITIES.

Losses adjusted and unpaid.....	\$ 65,073 21
Losses unadjusted, including all reported losses.....	155,895 30
Losses resisted.....	39,369 82

Gross amount of claims for losses.....\$260,338 33

Less re-insurance.....9,321 11

Net amount of unpaid losses .....	\$251,017 22
Unearned premiums on outstanding risks.....	1,898,577 63
All other demands against the company ...	106,727 47
Special deposits in excess of liabilities thereon.....	53,697 01

Total liabilities except capital.....\$2,304,219 83

Deposit capital .....\$200,000 00

Surplus beyond all liabilities.....1,328,913 48

Surplus as regards policy holders. . . . .1,528,913 48

Gross liabilities and net surplus .....\$3,883,132 81

## INCOME.

Net cash received for premiums (fire).....	\$2,265,850 88
Received for interest on mortgages .....	9,000 00
Received for interest on stocks and bonds and all other sources.....	125,557 51
Income from all other sources.....	5,988 64

Gross cash income .....\$2,406,402 01

## EXPENDITURES.

Net amount paid for losses (fire) ...	\$1,364,164 47
Paid for commissions or brokerage .....	373,544 30
Salaries and other charges of officers, clerks and employees.....	206,683 91
Paid State, National and local taxes.....	58,075 60
All other expenditures .....	111,962 58

Gross cash expenditures .....\$2,113,410 76



## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1884.....	\$345,286,748	\$3,880,741 87
Written during the year.....	281,873,088	2,840,606 99
<b>Total</b> .....	<b>\$627,368,787</b>	<b>\$6,831,348 86</b>
Expired and terminated .....	261,223,180	2,867,711 69
In force at end of the year .....	\$366,045,657	\$3,878,637 27
Deduct amount re-insured .....	20,890,681	179,009 93
<b>Net amount in force</b> .....	<b>\$345,064,976</b>	<b>\$3,699,627 34</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$46,668,276 78
Losses paid from organization of company.....	29,872,082 86
Fire losses incurred during the year .....	1,328,764 62

## BUSINESS IN MAINE.

Risks written ..	\$2,258,073 00
Premiums received ..	36,481 94
Losses paid .....	21,160 55
Losses incurred .....	23,563 31

## NORWICH UNION FIRE INSURANCE SOCIETY,

NORWICH, ENG.

INCORPORATED IN 1797. COMMENCED BUSINESS IN UNITED STATES IN 1877.

J. MONTGOMERY HARE, *Manager*, 56 and 58 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Loans on mortgage of real estate, (first liens).....	\$40,000 00
Interest due and accrued thereon .....	150 00
Stocks and bonds owned by the company, market value.....	1,723,689 17
Cash in company's principal office.....	1,655 37
Cash deposited in bank .....	249,565 04
Gross premiums in due course of collection.....	155,165 35
All other assets.....	9 46

Gross assets.....\$2,170,234 39

Premiums more than three months due, \$15,000.61.

## LIABILITIES.

Losses adjusted and unpaid.....	\$201,368 23
Losses unadjusted, including all reported losses.....	
Losses resisted.....	
Less re-insurance.....	4,908 70

Net amount of unpaid losses .....	\$ 186,464 53
Unearned premiums on outstanding risks.....	1,191,425 75
All other demands against the company.....	32,600 00
Special deposits in excess of liabilities thereon .....	112,386 92
Total liabilities except capital .....	\$1,582,890 20
Deposit capital.....	\$300,000 00
Surplus beyond all liabilities.....	437,844 19
Surplus as regards policy holders.....	637,344 19
Gross liabilities and net surplus .....	\$2,170,234 39

## INCOME.

Net cash received for premiums, (fire.).....	\$1,525,426 45
Received for interest on mortgages.....	1,800 00
Received for interest on stocks and bonds and all other sources.....	65,479 91
Income from all other sources.....	15,454 49
Gross cash income .....	\$1,608,160 85

## EXPENDITURES.

Net amount paid for losses, (fire.) .....	\$397,988 75
Paid for commissions or brokerage.....	259,977 88
Salaries and other charges of officers, clerks and employees.....	146,133 40
Paid State, national and local taxes .....	19,539 81
All other expenditures .....	114,962 00
Gross cash expenditures .....	\$1,428,566 79

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$219,233,285	\$2,346,963 18
Written during the year.....	182,760,989	1,958,433 47
Total .....	\$401,994,274	\$4,305,396 65
Expired and terminated.....	168,643,911	1,877,835 89
In force at end of the year.....	\$233,350,313	\$2,427,560 76
Deduct amount re-insured .....	8,735,518	89,073 42
Net amount in force ...	\$224,614,795	\$2,338,487 34

## MISCELLANEOUS.

Premiums received from organization of company.....	\$16,364,498 47
Losses paid from organization of company.....	9,682,120 11
Fire losses incurred during the year.....	910,023 59

## BUSINESS IN MAINE.

Risks written (fire).....	\$875,632 00
Premiums received .....	13,727 48
Losses paid .....	6,894 16
Losses incurred.....	6,608 45

## PALATINE INSURANCE COMPANY,

MANCHESTER, ENG.

INCORPORATED IN 1888. COMMENCED BUSINESS IN UNITED STATES IN 1893.

WILLIAM WOOD, *Manager*, 31 Nassau Street, New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Loans on mortgage of real estate (first liens) .....	\$50,000 00
Interest due and accrued thereon. ....	200 00
Stocks and bonds owned by the company, market value. ....	1,835,151 00
Cash in company's principal office .....	2,867 37
Cash deposited in bank.....	564,901 33
Gross premiums in due course of collection.....	383,616 59
Gross assets. ....	\$3,836,336 36

Premiums more than three months due, \$1,881.78.

## LIABILITIES.

Losses adjusted and unpaid .....	\$ 89,774 35
Losses unadjusted, including all reported losses.....	276,864 84
Losses resisted.....	80,751 13
Gross amount of claims for losses .....	347,510 33
Less re-insurance.....	5,731 63
Net amount of unpaid losses .....	\$ 341,778 69
Unearned premiums on outstanding risks.....	1,770,738 88
All other demands against the company.....	155,898 24
Special deposits in excess of liabilities thereon.....	32,478 41
Total liabilities except capital.....	\$2,300,394 23
Deposit capital.....	\$200,000 00
Surplus beyond all liabilities.....	335,942 06
Surplus as regards policy holders.....	535,842 06
Gross liabilities and net surplus.....	\$3,836,236 28

## INCOME.

Net cash received for premiums (fire).....	\$3,045,064 97
Received for interest on mortgages .....	3,000 00
Received for interest on stocks and bonds and all other sources.....	71,107 00
Gross cash income.....	\$3,119,171 97

## EXPENDITURES.

Net amount paid for losses (fire).....	\$1,733,174 73
Paid for commissions or brokerage .....	778,028 02
Salaries and other charges of officers, clerks and employes .....	178,504 36
Paid State, National and local taxes .....	45,504 36
All other expenditures .....	103,652 33
Gross cash expenditures .....	\$2,839,263 69

RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$229,281,377	\$2,642,445 21
Written during the year.....	339,742,563	3,844,223 83
Total .....	\$569,023,960	\$6,486,669 14
Expired and terminated .....	263,771,294	3,005,706 18
In force at end of the year.....	\$305,252,666	\$3,480,963 01
Deduct amount re-insured .	5,010,862	46,599 06
Net amount in force .....	\$300,241,804	\$3,434,363 95

MISCELLANEOUS.

Premiums received from organization of company .....	\$8,927,476 00
Losses paid from organization of company .....	4,989,530 00
Fire losses incurred during the year.....	1,802,682 00

BUSINESS IN MAINE.

Risks written (fire).....	\$535,704 10
Premiums received .....	7,882 07
Losses paid .....	2,306 00
Losses incurred .....	2,806 00

PHENIX ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1782. COMMENCED BUSINESS IN UNITED STATES IN 1879.

A. D. IRVING, *Manager*, 37 and 39 Liberty Street, New York, N. Y.

Deposit Capital, \$200,000.

ASSETS.

Stocks and bonds owned by the company, market value .....	\$1,757,485 00
Cash in company's principal office.....	{ 673,292 72
Cash deposited in bank.....	
Gross premiums in due course of collection.....	217,929 78
All other assets.....	7,208 33
Gross assets .....	\$2,655,915 83

Premiums more than three months due, \$8,234 94.

LIABILITIES.

Losses adjusted and unpaid .....	\$34,832 00
Losses unadjusted, including all reported losses.....	351,062 00
Losses resisted.....	21,891 00
Gross amount of claims for losses.....	\$407,305 00
Less re-insurance.....	168,127 00
Net amount of unpaid losses. ....	\$239,178 00
Unearned premiums on outstanding risks .....	1,611,377 15
All other demands against the company.....	148,640 82
Special deposits in excess of liabilities thereon.....	106,344 44
Total liabilities except capital .....	\$2,005,540 51

Deposit capital .....	\$200,000 00
Surplus beyond all liabilities.....	<u>452,375 32</u>
Surplus as regards policy holders .....	\$652,375 32
Gross liabilities and net surplus .....	<u>\$2,655,915 83</u>

## INCOME.

Net cash received for premiums (fire).....	\$2,042,397 26
Received for interest on stocks and bonds and all other sources.....	<u>68,238 04</u>
Gross cash income.....	<u>\$2,111,635 30</u>

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$1,160,124 88
Paid for commissions or brokerage .....	384,246 18
Salaries and other charges of officers, clerks and employes.....	106,882 61
Paid State, national and local taxes.....	47,194 26
All other expenditures .....	<u>133,033 94</u>
Gross cash expenditures .....	<u>\$1,833,481 87</u>

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$384,180,103	\$3,670,483 71
Written during the year.....	<u>370,207,294</u>	<u>3,497,754 06</u>
Total .....	\$754,387,397	\$7,168,237 77
Expired and terminated....	<u>369,371,196</u>	<u>3,318,439 20</u>
In force at end of the year.....	\$385,116,169	\$3,849,798 57
Deduct amount re-insured.....	<u>87,794,427</u>	<u>866,437 66</u>
Net amount in force....	<u>\$297,321,742</u>	<u>\$2,983,360 91</u>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$23,358,980 60
Losses paid from organization of company .....	14,602,191 17
Fire losses incurred during the year.....	<u>1,160,726 00</u>

## BUSINESS IN MAINE.

Risks written (fire) .....	\$734,465 00
Premiums received .....	14,320 27
Losses paid .....	1,741 06
Losses incurred.....	<u>2,409 00</u>

## ROYAL INSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1845. COMMENCED BUSINESS IN UNITED STATES IN 1851.

E. F. BEDDALL, *Manager*. 37 and 39 Liberty Street, New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$1,756,156 24
Loans on mortgage of real estate (first liens,) .....	291,000 00
Interest due and accrued thereon.....	1,234 99
Stocks and bonds owned by the company, market value.....	4,242,185 00
Cash in company's principal office. ....	5,906 58
Cash deposited in bank .....	472,650 25
Interest due and accrued on stocks and bonds.....	3,750 00
Gross premiums in due course of collection .....	666,984 27
Bills receivable, not matured, taken for premiums.....	1,558 96
All other assets, viz: rents due and accrued; due from other companies for reinsurance; accrued interest and amount due under perpetual policies.....	23,236 83
Gross assets.....	\$7,454,943 11

Premiums more than three months due, \$24,911.91.

## LIABILITIES.

Losses adjusted and unpaid .....	\$59,410 06
Losses unadjusted, including all reported losses.....	518,455 45
Losses resisted.....	73,562 96
Gross amount of claims for losses .....	\$651,428 47
Less re-insurance.....	145,576 70
Net amount of unpaid losses .....	\$ 505,851 77
Unearned premiums on outstanding risks.....	4,065,985 12
All other demands against the company.....	671,632 39
Total liabilities except capital .....	\$5,243,769 28
Deposit capital .....	\$200,000 00
Surplus beyond all liabilities.....	2,011,173 83
Surplus as regards policy holders .....	2,211,173 83
Gross liabilities and net surplus.....	\$7,454,943 11

## INCOME.

Net cash received for premiums, (fire).....	\$4,875,372 96
Received for interest on mortgages.....	15,367 66
Received for interest on stocks and bonds and all other sources.....	186,994 08
Income from all other sources .....	59,826 92
Gross cash income.....	\$5,137,561 57

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$2,723,861 72
Paid for commissions or brokerage .....	15,367 66
Salaries and other charges of officers, clerks and employes..	324,178 80
Paid state, national and local taxes .....	124,151 17
All other expenditures .....	255,566 69
Gross cash expenditures.....	\$4,269,042 49

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$785,785,530 11	\$8,106,753 48
Written during the year .....	682,955,966 07	6,454,580 79
<b>Total</b> .....	<b>\$1,478,751,496 18</b>	<b>\$14,561,314 25</b>
Deduct expired and terminated .....	618,996,623 48	6,007,688 10
In force at end of the year .....	\$859,755,862 70	\$8,553,626 15
Deduct amount re-insured .....	79,074,071 66	571,373 54
<b>Net amount in force December 31, 1895.....</b>	<b>\$780,681,791 04</b>	<b>\$7,982,252 61</b>

Perpetual risks, \$3,881,848.64; Premiums, \$9,466.63.

## MISCELLANEOUS.

Premiums received since 1873.....	\$63,312,867 66
Losses paid since 1873 .....	36,443,586 65
Fire losses incurred during the year.....	2,632,096 41

## BUSINESS IN MAINE.

Risks written (fire).....	\$3,431,897 00
Premiums received .. ..	65,824 15
Losses paid .....	56,685 08
Losses incurred .....	53,111 01

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

INCORPORATED IN 1824. COMMENCED BUSINESS IN UNITED STATES IN 1880.

MARTIN BENNETT, *Manager*, 197 Asylum Street, Hartford, Conn.

Deposit Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$ 84,339 84
Loans on mortgage of real estate, (first liens).....	1,465,689 68
Interest due and accrued thereon .....	26,810 80
Stocks and bonds owned by the company, market value.....	1,241,155 05
Cash in company's principal office.....	802 99
Cash deposited in bank.....	286,361 25
Interest due and accrued on stocks and bonds .....	12,105 54
Gross premiums in due course of collection.....	263,596 70
All other assets.....	2,610 32
<b>Gross assets.....</b>	<b>\$3,323,521 67</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$ 64,401 50
Losses unadjusted, including all reported losses .....	104,994 00
Losses resisted .....	19,849 50

Net amount of unpaid losses.....	\$ 188,245 00
Unearned premiums on outstanding risks.....	1,188,258 98
All other demands against the company.....	123,535 25
Special deposits in excess of liabilities thereon.....	124,602 73

Total liabilities except capital.....	\$1,575,626 91
Deposit capital.....	\$ 200,000 00
Surplus beyond all liabilities.....	1,547,894 76

Surplus as regards policy holders.....	1,747,894 76
--	--------------

Gross liabilities and net surplus.....	\$3,323,521 87
--	----------------

## INCOME.

Net cash received for premiums (fire).....	\$1,528,797 45
Received for interest on mortgages.....	72,645 56
Received for interest on stocks and bonds and all other sources.....	40,818 08

Gross cash income.....	\$1,642,256 04
------------------------	----------------

## EXPENDITURES.

Net amount paid for losses, (fire).....	\$806,379 99
Paid for commissions or brokerage.....	258,224 19
Salaries and other charges of officers, clerks and employees.....	69,313 66
Paid State, National and local taxes.....	44,019 33
All other expenditures.....	110,831 73

Gross cash expenditures.....	\$1,292,268 90
------------------------------	----------------

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$279,142,088	\$2,769,173 35
Written during the year.....	286,473,800	2,873,258 75
Total.....	\$565,615,888	\$5,642,432 10
Expired and terminated.....	221,740,134	2,524,996 98
In force at the end of the year.....	\$343,875,754	\$3,117,505 17
Deduct amount re-insured.....	104,196,333	960,076 20
Net amount in force.....	\$239,679,371	\$2,157,428 97

## MISCELLANEOUS.

Premiums received from organization of company.....	\$10,224,776 21
Losses paid from organization of company.....	5,623,534 02
Fire losses incurred during the year.....	806,383 99

## BUSINESS IN MAINE.

Risks written (fire).....	\$1,025,525 00
Premiums received.....	11,099 59
Losses paid.....	4,261 23
Losses incurred.....	5,815 91



## SUN INSURANCE OFFICE,

LONDON, ENG.

INCORPORATED IN 1710. COMMENCED BUSINESS IN UNITED STATES IN 1862.

J. J. GUILLE, *Manager*, 54 Pine St., New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Real estate owned by the company, unincumbered .....	\$370,000 00
Loans on mortgage of real estate, (first liens,) .....	204,975 83
Stocks and bonds owned by the company, market value .....	1,511,810 00
Cash in company's principal office .....	371 50
Cash deposited in bank .....	178,762 58
Interest due and accrued on stocks and bonds .....	24,731 24
Gross premiums in due course of collection .....	287,018 07
All other assets. ....	1,778 50

Gross assets..... \$2,479,447 73

Premiums more than three months due, \$17,610.18.

## LIABILITIES.

Losses adjusted and unpaid .....	\$85,328 50
Losses unadjusted, including all reported losses .....	64,452 00
Losses resisted .....	24,503 25

Gross amount of claims for losses .....	\$174,283 75
Less re-insurance .....	4,175 00

Net amount of unpaid losses .....	\$176,108 75
Unearned premiums on outstanding risks. ....	1,413,067 78
All other demands against the company .....	68,788 13
Special deposits in excess of liabilities thereon .....	50,849 73

Total liabilities except capital .....	\$1,703,804 38
Deposit capital .....	\$200,000 00
Surplus beyond all liabilities. ....	575,643 34

Surplus as regards policy holders .. \$775,643 34

Gross liabilities and net surplus.....\$2,479,447 73

## INCOME.

Net cash received for premiums (fire) .....	\$1,591,485 06
Received for interest on mortgages .....	18,405 26
Received for interest on stocks and bonds and all other sources .....	62,977 75
Income from all other sources .....	9,820 25

Gross cash income.....\$1,692,688 31

## EXPENDITURES.

Net amount paid for losses (fire) .....	\$910,625 57
Paid for commissions or brokerage .....	288,075 63
Salaries and other charges of officers, clerks and employes .....	78,784 32
Paid State, national and local taxes .....	35,253 72
All other expenditures .....	163,601 89

Gross cash expenditures .. \$1,476,341 13

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$301,087,057	\$2,860,824 18
Written during the year .....	199,416,066	2,066,408 14
Total .....	\$500,503,123	\$5,027,287 32
Expired and terminated .....	184,487,834	2,070,406 41
In force at end of the year .....	\$316,015,289	\$2,956,880 91
Deduct amount re-insured .....	14,904,862	141,180 67
Net amount in force .....	\$301,110,417	\$2,815,700 24

## MISCELLANEOUS.

Premiums received from organization of company .....	\$18,921,604 97
Losses paid from organization of company .....	12,238,348 69
Fire losses incurred during the year .....	865,856 45

## BUSINESS IN MAINE.

Risks written (fire) .....	\$394,606 00
Premiums received .....	10,478 21
Losses paid .....	5,202 32
Losses incurred .....	5,324 51

## UNION ASSURANCE SOCIETY.

LONDON, ENG.

INCORPORATED IN 1714. COMMENCED BUSINESS IN UNITED STATES IN 1891.

HALL & HENSHAW, *Managers*, 54 William St., New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Stocks and bonds owned by the company, market value .....	\$382,768 50
Cash in company's principal office .....	46,707 89
Cash deposited in bank .....	143,565 86
Gross premiums in due course of collection .....	
Gross assets .....	\$1,173,041 75

## LIABILITIES.

Losses adjusted and unpaid .....	\$20,987 96
Losses unadjusted, including all reported losses .....	96,164 26
Losses resisted .....	2,181 77
Net amount of unpaid losses .....	\$119,333 96
Unearned premiums on outstanding risks .....	491,534 23
All other demands against the company .....	38,497 77
Special deposits in excess of liabilities thereon .....	153,045 25
Total liabilities except capital .....	\$803,411 23
Deposit capital .....	\$200,000 00
Surplus beyond all liabilities .....	169,630 52
Surplus as regards policy holders .....	369,630 52
Gross liabilities and net surplus .....	\$1,173,041 75

## INCOME.

Net cash received for premiums (fire).....	\$862,462 32
Received for interest on stocks and bonds and all other sources.....	29,005 18
Gross cash income.....	\$892,467 50

## EXPENDITURES.

Net amount paid for fire losses, (fire) .....	\$385,872 07
Paid for commissions or brokerage .....	218,017 64
Salaries and other charges of officers, clerks and employees.....	11,339 80
Paid State, National and local taxes.....	21,514 51
All other expenditures.....	13,728 57
Gross cash expenditures .....	\$650,387 59

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$57,052,633	\$ 759,065 38
Written during the year.....	93,288,366	1,065,804 60
Total .....	\$150,340,999	\$1,824,869 98
Expired and terminated.....	77,283,586	894,350 99
In force at end of the year....	\$73,057,408	\$860,518 99
Deduct amount re-insured.....	846,175	11,701 28
Net amount in force.....	\$72,211,228	\$848,817 71

## MISCELLANEOUS.

Premiums received from organization of company.....	\$2,423,313 45
Losses paid from organization of company.....	1,007,018 99
Fire losses incurred during the year.....	383,060 94

## BUSINESS IN MAINE.

Risks written (fire) .....	\$210,125 00
Premiums received. ....	2,273 67
Losses paid.....	193 50
Losses incurred.....	193 50

## UNION MARINE INSURANCE COMPANY,

LIVERPOOL, ENG.

INCORPORATED IN 1863. COMMENCED BUSINESS IN UNITED STATES IN 1880.

JONES & WHITLOCK, *Managers*, 51 Wall Street, New York, N. Y.

Deposit Capital, \$200,000.

## ASSETS.

Stocks and bonds owned by the company, market value .....	539,804 80
Cash deposited in bank.....	11,119 74
Gross premiums in due course of collection.....	37,320 59
Bills receivable, not matured, taken for premiums.....	457 80
All other assets .....	2,462 01
Gross assets.....	\$591,164 94
Premiums more than three months due, \$885.03.	

## LIABILITIES.

Losses adjusted and unpaid .....	\$180,008 75	
Less re-insurance .....	48,750 00	
Net amount of unpaid losses .....		\$96,259 75
Unearned premiums on outstanding risks.....		45,881 15
All other demands against the company.....		14,804 81
Total liabilities except capital.....		\$147,015 71
Deposit capital .....	\$300,000 00	
Surplus beyond all liabilities.....	244,149 23	
Surplus as regards policy holders ..		444,149 23
Gross liabilities and net surplus .....		\$591,164 94

## INCOME.

Net cash received for premiums (marine).....	\$331,022 31
Received for interest on stocks and bonds and all other sources... ..	16,301 84
Income from all other sources .....	1,066 44
Gross cash income.....	\$348,390 59
Received from home office during the year, \$40,296.25.	

## EXPENDITURES.

Net amount paid for losses (marine).....	\$178,012 92
Paid for commissions or brokerage.....	24,479 42
Salaries and other charges of officers, clerks and employes .....	5,680 00
Paid State, National and local taxes.. ..	8,615 35
All other expenditures.....	5,102 21
Gross cash expenditures.....	\$217,890 90
Remitted to home office during the year, \$72,080.52.	

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894 .....	\$3,087,339	\$37,976 27
Written during the year....	59,201,706	267,862 63
Total .....	\$62,288,945	\$305,958 90
Expired and terminated.....	59,868,776	248,158 21
In force at end of the year.....	\$2,925,169	\$37,805 69
Deduct amount re-insured.....	533,305	10,754 46
Net amount in force.....	\$2,391,864	\$47,051 23

## MISCELLANEOUS.

Premiums received from organization of company .....	\$4,228,441 66
Losses paid from organization of company .....	1,538,069 32
Marine losses incurred during the year.....	309,720 60

## WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

GEORGE A. COX, *President*.C. C. FOSTER, *Secretary*.

Deposit Capital, \$200,000.

## ASSETS.

Loans on mortgage of real estate (first liens) .....	\$ 30,000 00
Stocks and bonds owned by the company, market value.....	1,108,107 28
Cash in company's principal office .....	18 91
Cash deposited in bank .....	214,285 34
Gross premiums in due course of collection.....	274,740 25
Bills receivable, not matured, taken for premiums.....	33,977 50
Gross assets. ....	\$1,651,129 98

## LIABILITIES.

Losses adjusted and unpaid .....	\$158,242 84	23,502 03
Losses unadjusted, including all reported losses .....		
Losses resisted.....		
Net amount of unpaid losses .....	\$176,744 88	
Unearned premiums on outstanding risks.....	916,780 75	
All other demands against the company .....	35,835 67	
Special deposits in excess of liabilities thereon.....	104,739 13	
Total liabilities except capital.....	\$1,224,080 40	
Deposit capital.....	\$200,000 00	
Surplus beyond all liabilities.....	217,089 58	
Surplus as regards policy holders. ....	417,089 58	
Gross liabilities and net surplus... ..	\$1,651,129 98	

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>
Net cash received for premiums .....	\$1,504,008 87	\$315,818 32
Received for interest on stocks and bonds and all other sources....		44,211 04
Gross cash income .....	\$1,864,083 23	

## EXPENDITURES.

	<i>Fire.</i>	<i>Marine.</i>
Net amount paid for losses .....	\$823,482 87	\$340,940 51
Paid for commissions or brokerage .....		346,465 34
Salaries and other charges of officers, clerks and employes.....		35,800 00
Paid State, National and local taxes .....		40,244 79
All other expenditures .....		153,556 16
Gross cash expenditures .....	\$1,740,489 17	

## RISKS AND PREMIUMS.

	<i>Fire Risks.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1894.....	\$121,933,087	\$1,654,268 04	\$8,784,324	\$115,988 75
Written during the year.....	128,329,664	1,806,211 25	57,617,518	586,216 57
<b>Total .....</b>	<b>\$250,262,751</b>	<b>\$3,458,189 29</b>	<b>\$86,551,842</b>	<b>\$502,205 32</b>
Expired and terminated .....	114,183,816	1,678,879 82	58,240,882	584,634 80
<b>In force at end of the year.....</b>	<b>\$136,180,535</b>	<b>\$1,784,289 47</b>	<b>\$28,310,960</b>	<b>\$114,565 52</b>
Deduct amount re-insured.....	2,407,365	28,660 07	1,894,868	41,896 56
<b>Net amount in force.....</b>	<b>\$133,733,170</b>	<b>\$1,754,629 40</b>	<b>\$26,486,092</b>	<b>\$72,669 96</b>

## MISCELLANEOUS.

Premiums received from organization of company.....	\$21,880,258 45
Losses paid from organization of company.....	14,369,797 30
Fire losses incurred during the year.....	619,310 00
Marine losses incurred during the year .....	520,827 02

## BUSINESS IN MAINE.

Risks written, (fire).....	\$685,908 00
Premiums received .....	12,492 08
Losses paid ....	8,770 89
Losses incurred.....	6,799 61



---

---

**MAINE MUTUAL FIRE INSURANCE COMPANIES.**

---

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING  
THEIR CONDITION DECEMBER 31, 1885.**

---

---





## BOOTHBAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

JOHN MONTGOMERY, *President*.

JAMES A. REED, *Secretary*.

P. O. Address of the Secretary, Boothbay, Maine.

### ASSETS.

Cash in office.....	\$ 1 86
Cash deposited in Boothbay Savings Bank.....	50 00
Cash premiums in course of collection.....	24 25
Gross assets, not including premium notes.....	\$76 11

(Premium notes subject to assessment, \$3,995.34.)

### INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed ....	\$157 66
Received from policy fees.....	33 00
Gross cash income .....	\$190 66

### EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes.....	\$58 00
Paid for printing, \$25.00; postage, \$1.00; blank books, \$4.90; stationery, \$4.25; express charges, \$0.40.....	35 55
All other expenditures, viz: charter fee ....	20 00
Gross cash expenditures.....	\$114 55

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written during the year.....	\$49,825 00	\$3,153 00

# BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

S. L. HOJBROOK, *President.*

JAMES W. CRAWFORD, *Secretary.*

P. O. Address of the Secretary, Brunswick, Maine.

## ASSETS.

Cash in office.....	\$36 17
Assessments on premium notes unpaid.....	57 09
Gross assets, not including premium notes.....	\$36 96
(Premium notes subject to assessment, \$13,991.78.)	

## LIABILITIES.

Losses adjusted and not paid.....	\$50 00
-----------------------------------	---------

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$ 69 85
Received from assessments on premium notes, without deductions for commissions or expenses.....	1,069 19
Gross cash income.....	\$1,159 14

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$1,022 50
Paid for adjusting losses.....	20 00
Paid for return premiums on policies cancelled.....	7 70
Paid for salaries and fees of officers and employes.....	35 00
Borrowed money repaid.....	175 00
Paid for interest.....	1 91
Paid for advertising, \$1.50; printing, \$9.25; postage, \$6.10.....	16 86
Gross cash expenditures.....	\$1,978 96

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premiums Notes.</i>
Amount in force December 31, 1894.....	\$206,663	\$12,529 78
Written and renewed during the year.....	40,325	2,419 50
Total .....	\$248,988	14,949 28
Deduct amount terminated during the year.....	32,625	1,967 50
Amount in force December 31, 1895.....	\$216,363	\$13,981 78
Losses incurred during the year.....		1,072 50
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,069 32
Date of last assessment, September 30, 1895; amount collected, \$291.86.		

## CASCO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868.

S. O. HANCOCK, *President*.S. C. SYLVESTER, *Secretary*.

P. O. Address of the Secretary, Casco, Maine.

## ASSETS.

Cash in office.....	\$61 32
Assessments on premium notes unpaid.....	45 70
Gross assets, not including premium notes.....	\$106 92
(Premium notes subject to assessment, \$3,844.00.)	

## LIABILITIES.

Losses adjusted and not paid.....	\$62 50
Due officers for services .....	13 00
Gross liabilities .....	\$75 50

## INCOME DURING THE YEAR.

Received from policy fees .....	\$32 25
Received from assessments on premium notes, without deductions for commission or expenses.....	1,724 42
Gross cash income .....	\$1,756 67

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$1,753 44
Paid for collecting assessments .....	12 75
Paid for salaries and fees of officers and employes.....	80 82
Paid for making assessments .....	4 00
Paid for postage, \$.10; blank books, \$14.00 .....	14 10
All other expenditures, viz: Expenses of examination by State Insur- ance Department.....	4 82
Gross cash expenditures .....	\$1,869 98

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$75,080	\$4,078 50
Written and renewed during the year .....	22,050	1,128 50
Total.....	\$97,080	\$5,205 00
Deduct amount terminated during the year.....	25,680	1,361 00
Amount in force December 31, 1895.....	\$71,400	\$3,844 00
Losses incurred during the year.....		1,753 44
Assessments, laid or ordered to be laid, on premium notes during the year .....		1,770 12
Date of last assessment, October 10, 1895; amount collected, \$860.19.		

## CITIZENS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1894.

W. S. BRAINEED, *President.*W. E. LEWIS, *Secretary.*

P. O. Address of the Secretary, Pemaquid, Maine.

## ASSETS.

Cash in office.....	\$ 45 08
Cash deposited in Wiscasset Savings Bank .....	107 08
Gross assets, not including premium notes .....	\$152 16
(Premium notes subject to assessment, \$2,058.40.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$64 64
Received from policy fees.....	31 00
Received from interest from all sources.....	3 83
Gross cash income.....	\$99 47

## EXPENDITURES DURING THE YEAR.

Paid for return premiums on policies cancelled .....	\$ 3 13
Paid for salaries and fees of officers and employes .....	31 00
Paid for printing, \$8.50; postage, \$.34; blank books, \$5.50; express charges, \$.60.....	14 84
All other expenditures, viz: Expenses of examination of books by Insurance Commissioner .....	6 00
Gross cash expenditures.....	\$53 97

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premi Notes.</i>
Amount in force December 31, 1894.....	\$49,780 00	\$1,488 40
Supplementary note .....	-	375 00
Written and renewed during the year.....	15,925 00	671 25
Total .....	\$65,705 00	\$2,539 65
Deduct amount terminated during the year ..	2,925 00	106 25
Total .....	\$62,780 00	\$2,433 40
Deduct supplementary note cancelled .....	-	375 00
Amount in force December 31, 1895.....	\$62,780 00	\$2,058 40

## CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

SEWALL WHITNEY, *President.*D. L. BLANCHARD, *Secretary.*

P. O. Address of the Secretary, Cumberland Center, Maine.

## ASSETS.

Cash in office .....	\$ 7 88
Cash deposited in Portland Savings Bank .....	125 48
Gross assets, not including premium notes.....	\$133 86
Premium notes subject to assessment, \$14,123.79.	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$86 88
Received from policy fees. ....	9 00
Received from interest from all sources .....	4 96
Gross cash income.....	\$90 84

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year. ....	\$45 68
Paid for salaries and fees of officers and employes .....	39 88
Paid for advertising, \$3.75; printing, \$7.50; postage, \$0.50; blank books, \$13.50; stationery, \$0.25; express charges, \$0.50.....	26 00
All other expenditures, viz: Two ladders.....	4 00
Gross cash expenditures.....	\$115 51

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$244,085	\$13,648 54
Written and renewed during the year .....	42,600	2,842 74
Total .....	\$286,685	\$15,991 28
Deduct amount terminated during the year .....	84,350	1,867 49
Amount in force December 31, 1895.....	\$252,315	\$14,123 79
Losses incurred during the year.....		\$45 68

Date of last assessment, September 1891; amount collected, \$729.01.

## DANVILLE MUTUAL FIRE INSURANCE COMPANY.

---

 INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.
EBENEZER JORDAN, *President*.WILLIAM PLUMMER, *Secretary*.

P. O. Address of the Secretary, Danville Junction, Maine.

---

 ASSETS.

Cash in office.....	\$ 60 39
Cash deposited in Auburn Savings Bank and Mechanics Savings Bank.....	585 40
All other assets and property owned by the company, viz: one safe.....	62 50
Gross assets, not including premium notes .....	\$718 29
Premium notes subject to assessment, \$3,551.56.	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$78 47
Received from policy fees.....	24 00
Received from interest from all sources. ....	20 10
Gross cash income . . . . .	\$122 57

## EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes .....	\$19 08
Paid for advertising, \$1.50; printing, \$9.50.....	11 00
All other expenditures, viz: expense to Augusta for examination of books, \$8.10; paid tax refunded to James F. Brown, \$3.90 .....	\$12 00
Gross cash expenditures....	\$42 08

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$169,100 00	\$8,337 76
Written and renewed during the year.....	20,200 00	1,139 28
Total .....	\$189,300 00	\$9,477 04
Deduct amount terminated during the year .....	18,845 00	925 48
Amount in force December 31, 1895.....	\$170,455 00	\$8,551 56

Date of last assessment, August 2, 1893; amount collected, \$1,999.53.

## DRESDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

ZINA H. BLINN, *President.*ORRIN McFADDEN, *Secretary.*

P. O. Address of the Secretary, Cedar Grove, Maine.

## ASSETS.

Cash in office.....	\$ 40 64
Cash deposited in Gardiner Savings Institution .....	599 25
All other assets and property owned by the company, viz: one safe ...	81 00
Gross assets not including premium notes .....	\$ 470 89
(Premium notes subject to assessment, \$7,219.23.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$47 01
Received from policy fees.....	13 00
Received from interest from all sources .....	6 53
Received from all other sources, viz: extra insurance.....	87
Gross cash income.....	\$67 41

## EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employees .....	\$13 00
Paid for printing .....	18 00
All other expenditures, viz: paid for safe and freight on same.....	81 00
Gross cash expenditures.....	\$62 00

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1884.....	\$187,640	\$7,161 23
Written and renewed during the year .....	18,700	768 00
Total .....	\$206,340	\$7,929 23
Deduct amount terminated during the year .....	16,750	710 00
Amount in force December 31, 1885. ....	\$189,590	\$7,219 22
Date of last assessment, November 5, 1891. Amount collected, \$227.80.		



## EDGECOMB MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ARNOLD B. HAGGETT, *President*,CHARLES W. COTE, *Secretary*.

P. O. Address of the Secretary, North Edgecomb, Maine.

## ASSETS.

Cash in office .....	\$ 5 86
Interest due and accrued .....	3 50
Gross assets, not including premium notes.....	\$ 9 36
Premium notes subject to assessment, \$4,551.84.	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$67 74
Received from policy fees.....	8 50
Received from interest from all sources.....	3 50
Gross cash income.....	\$79 74

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$200 00
Paid for return premiums on policies cancelled..	5 25
Paid for salaries and fees of officers and employes. ....	43 50
Paid for printing, \$6.00; postage, \$1.10; stationery, \$1.00; express charges, 25 .....	8 35
All other expenditures, viz: Traveling expenses to Augusta and Bath, \$8.50; legal advice, \$2.50 .....	11 00
Gross cash expenditures.....	\$268 10

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$45,730	\$3,646 33
Written and renewed during the year.....	13,225	1,016 26
Total .....	\$58,955	\$4,662 59
Deduct amount terminated during the year .....	1,300	110 75
Amount in force December 31, 1895 .....	\$57,655	\$4,551 84
Losses incurred during the year.....		\$200 00

# ELIOT AND KITTELY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

JOHN WENTWORTH, *President.*

MOSES E. GOODWIN, *Secretary.*

P. O. Address of the Secretary, Eliot, Maine.

## ASSETS.

Assessments on premium notes unpaid.....	\$110 00
(Premium notes subject to assessment, \$62,470.92.)	

## LIABILITIES.

Losses adjusted and not paid .....	\$1,450 00
Due for borrowed money and interest .....	2,880 00
Gross liabilities.....	\$4,280 00

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$500 04
Received from assessments on premium notes, without deductions for commissions or expenses.....	1,140 00
Received from cash loaned to the company, to pay losses or expenses.....	1,800 00
Gross cash income.....	\$3,440 04

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$2,532 00
Paid for adjusting losses .....	26 40
Paid for collecting assessments.....	130 00
Paid for salaries and fees of officers and employes.....	225 00
Borrowed money repaid.....	500 00
Paid for interest.....	42 00
Paid for rent, \$13.00; advertising, \$7.50; printing, \$1.50; postage, \$3.52; stationery, \$3.78.....	29 30
All other expenditures, viz: licenses ...	6 00
Gross cash expenditures.....	\$3,490 70

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$1,080,994	\$61,859 64
Written and renewed during the year. ....	277,802	16,968 12
Total .....	\$1,308,796	\$78,827 76
Deduct amount terminated during the year. ....	267,614	16,056 84
Amount in force December 31, 1895. ....	\$1,041,182	\$62,470 92
Losses incurred during the year.....		3,982 00
Assessments, laid or ordered to be laid, on premium notes during the year. ....		4,529 14
Date of last assessment, August 15, 1894.		

## FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

F. B. BLANCHARD, *President*.ARTHUR S. NOYES, *Secretary*.

P. O. Address of the Secretary, West Falmouth, Maine.

## ASSETS.

Cash in office.....	\$127 62
Cash deposited in Portland National Bank.....	1,477 37
Gross assets not including premium notes .....	\$1,604 99
(Premium Notes subject to assessment, \$33,362.60.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$240 29
Received from policy fees.....	35 00
Received from interest from all sources.....	34 57
Gross cash income.....	\$309 86

## EXPENDITURES DURING THE YEAR.

Paid for printing, \$12.00; postage, \$1.50; blank books, \$3.50 ...	\$17 00
All other expenditures, viz: expense of Secretary to Insurance Commissioner's office .....	3 90
Gross cash expenditures .....	\$20 90

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$316,961	\$31,626 10
Written and renewed during the year .....	77,085	7,708 50
Total .....	\$393,296	39,335 60
Deduct amount terminated during the year.....	59,670	5,967 00
Amount in force December 31, 1895 .....	\$333,626	\$33,362 60

## FARMINGTON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

HIRAM TITCOMB, *President.*ALONZO SYLVESTER, *Secretary.*

P. O. Address of the Secretary, Farmington, Maine.

## ASSETS.

Cash in office .....	\$78 99
(Premium notes subject to assessment, \$4,110.00.)	

## LIABILITIES.

Due officers for services, \$30.00; and expenses, \$6.00 .....	\$36 00
--	---------

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$164 40
Received from policy fees .....	78 00
Gross cash income.....	\$242 40

## EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes.....	\$78 00
Paid for printing, \$35.06; postage, \$.74; blank books, \$7.50; stationery, \$.12	43 41
All other expenditures, viz.: Expenses in organizing company, \$22.00; charter fee, \$20.00.....	42 00
Gross cash expenditures .....	\$163 41

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written and renewed during the year .....	\$68,800 00	\$4,128 00
Deduct amount terminated during the year.....	300 00	18 00
Amount in force Dec. 31, 1885.....	\$68,500 00	\$4,110 00

## FAYETTE MUTUAL FIRE INSURANCE COMPANY.

---

 INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.
O. E. STEVENS, *President*.C. H. BAMFORD, *Secretary*.

P. O. Address of the Secretary, Fayette Corner, Maine.

---

 ASSETS.

Cash in office.....	\$ 29 49
Cash deposited in Augusta Savings Bank.....	306 99
All other assets and property owned by the company, viz: Due on policies in hands of company .....	8 62
Gross assets, not including premium notes.....	\$305 10
(Premium notes subject to assessment, \$3,330.95.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$46 39
---	---------

## EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes .....	\$6 00
Paid for printing, \$5.75; postage, \$0.78; stationery, \$0.08; express charges, \$0.70.....	7 81
Gross cash expenditures... ..	\$13 81

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$68,090	\$3,408 20
Written and renewed during the year.....	21,240	1,158 85
Total.....	\$89,330	\$4,568 05
Deduct amount terminated during the year.....	1,965	88 25
Amount in force December 31, 1895.....	\$87,355	\$4,480 80
Date of last assessment, May 3, 1879; amount collected, \$661.12.		

# FREEPORT AND YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

JOHN L. TAYLOR, *President.*

JOSEPH H. LOVELL, *Secretary.*

P. O. Address of the Secretary, Yarmouth, Maine.

## ASSETS.

Cash in office.....	\$62 93
Cash deposited in Portland Savings Bank... ..	105 00
Interest due and accrued .....	3 17
<b>Gross assets, not including premium notes.....</b>	<b>\$171 09</b>
(Premium notes subject to assessment, \$12,238.75.)	

## INCOME DURING THE YEAR.

Received from cash premiums, on policies written or renewed.....	\$102 11
Received from policy fees.... ..	8 19
<b>Gross cash income .....</b>	<b>\$110 30</b>

## EXPENDITURES DURING THE YEAR.

Paid commissions for collecting cash premiums. ....	\$15 75
Paid for salaries and fees of officers and employes .....	8 19
Paid for postage, \$1.40; blank books and policies, \$12.75; stationery, \$.35; express charges, \$.25.....	14 75
All other expenditures, viz: expenses to Augusta, posting notices, etc.	9 00
<b>Gross cash expenditures.....</b>	<b>\$47 69</b>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1884.....	\$235,680	\$9,753 00
Written and renewed during the year .....	52,925	2,542 75
<b>Total .....</b>	<b>\$288,605</b>	<b>\$12,295 75</b>
Deduct amount terminated during the year .....	1,425	57 00
<b>Amount in force December 31, 1885 .....</b>	<b>\$287,180</b>	<b>\$12,238 75</b>
Date of last assessment, September 8, 1886. Amount collected.....		\$273 75

## FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

—  
INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

ALBION P. GORDON, *President.*

THOMAS S. MCINTIRE, *Secretary.*

P. O. Address of the Secretary, Fryeburg Center, Maine.

### ASSETS.

Assessments on premium notes unpaid .....	\$0 49
Cash in the hands of agents, reported.....	6 93
Gross assets, not including premium notes .....	\$16 42
(Premium notes subject to assessment, \$11,994.50.)	

### LIABILITIES.

Due for borrowed money and interest.....	\$28 06
--	---------

### INCOME DURING THE YEAR.

Received from assessments on premium notes, without deductions for commissions or expenses .....	\$611 38
Received from cash loaned to the company, to pay losses or expenses ..	27 00
Gross cash income.....	\$638 38

### EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$550 00
Paid for adjusting losses.....	1 50
Paid for collecting assessments .....	24 80
Paid for salaries and fees of officers and employes.....	28 00
Paid for making assessments.....	6 00
Paid for printing, \$10.25; express charges, \$40 .....	10 63
All other expenditures, viz.: Expenses to Augusta ..	10 50
Gross cash expenditures .....	\$631 45

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1884 .....	\$381,900	\$11,998 13
Written and renewed during the year .....	51,480	2,317 65
Total .....	\$333,380	\$13,583 78
Deduct amount terminated during the year .....	40,260	1,569 28
Amount in force Dec. 31, 1885 .....	\$293,120	\$11,994 50
Assessments, laid or ordered to be laid, on premium notes during the year .....		\$620 87
Date of last assessment, July 6, 1885. Amount collected.....		611 38

## GARDINER AND RICHMOND MUTUAL FIRE INSURANCE COMPANY.

—  
INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

EDWIN TOTMAN, *President.*

JAMES B. PEACOCK, *Secretary.*

P. O. Address of the Secretary, Gardiner, Maine.

### — ASSETS.

Cash in office .....	\$17 10
(Premium notes subject to assessment, \$6,178.40.)	

### INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$127 14
Received from policy fees .....	78 00
Received from all other sources .....	1 28
Gross cash income .....	\$201 40

### EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and agents .....	\$106 11
Paid for printing, \$29.75; postage, \$3.44 .....	32 19
All other expenditures, viz: expenses of organizing company and charter fee. ....	46 00
Gross cash expenditures .....	\$184 30

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894 .....	\$33,850 00	\$1,702 50
Written and renewed during the year. ....	64,545 00	4,475 90
Amount in force December 31, 1895 .....	\$98,395 00	\$6,178 40



## GORHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

ORVILLE S. SANBORN, *President.*      ALSTON V. WHITNEY, *Secretary.*

P. O. Address of the Secretary, Sebago Lake, Maine.

### ASSETS.

Cash in office.....	\$301 72
Cash deposited in Portland Savings Bank.....	58 81
Assessments on premium notes unpaid.....	18 50
Gross assets, not including premium notes.....	<u>\$374 03</u>
(Premium notes subject to assessment, \$39,937.)	

### LIABILITIES.

Due officers for expenses.....	\$3 00
All other debts, claims, and demands against the company, viz: For making assessment and postage.....	6 95
Gross liabilities.....	<u>\$9 95</u>

### INCOME DURING THE YEAR.

Received from policy fees.....	\$ 84 00
Received from assessments on premium notes, without deductions for commissions or expenses.....	1,175 77
Received from interest from all sources.....	16 33
Gross cash income.....	<u>\$1,276 10</u>

### EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$1,100 00
Paid for collecting assessments.....	25 00
Paid for salaries and fees of officers and employes.....	84 00
Paid for printing.....	23 50
Gross cash expenditures.....	<u>\$1,232 50</u>

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$385,885	\$38,589 50
Written and renewed during the year.....	80,340	8,034 00
Total.....	<u>\$466,225</u>	<u>\$46,623 50</u>
Deduct amount terminated during the year.....	66,865	6,698 50
Amount in force December 31, 1895.....	\$399,370	\$39,937 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		\$1,190 03
Date of last assessment, August 22, 1895.		

## HARPSWELL MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

ISAAC MERRIMAN, *President*.W. C. TOOTHAKER, *Secretary*.

P. O. Address of the Secretary, North Harpswell, Maine.

## ASSETS.

Cash in office.....	\$ 42 76
Cash deposited in Topsham and Brunswick Savings Bank .....	638 00
Cash in the hands of agents, reported .....	81 24
Gross assets, not including premium notes.....	\$712 00

(Premium notes subject to assessment, \$2,996.70.)

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$119 46
---	----------

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year .....	\$25 00
Paid for salaries and fees of officers and employes .....	30 00
Paid for printing, \$7.50; postage, \$3.50; stationery, \$3.....	14 00
Gross cash expenditures.....	\$69 00

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$181,283 08	\$10,877 58
Written and renewed during the year.....	48,995 00	2,996 70
Total .....	\$230,288 08	\$13,874 28
Deduct amount terminated during the year .....	8,750 00	525 00
Amount in force December 31, 1895.....	\$221,538 08	\$13,349 28
Losses incurred during the year.....		25 00
Date of last assessment, 1892; amount collected .....		700 00

## HARRISON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1860.

JOSHUA HOWARD, *President*.S. LOTON WESTON, *Secretary*.

P. O. Address of the Secretary, Bolster's Mills, Maine.

## ASSETS.

Cash in office .....	\$45 35
Cash value of notes, bonds, or other securities.....	1,794 82
Gross assets, not including premium notes.....	\$1,840 07
(Premium notes subject to assessment, \$31,672.25.)	

## LIABILITIES.

Due for borrowed money and interest.....	\$592 66
--	----------

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$306 77
Received from policy fees.....	183 50
Received from interest from all sources.....	57 25
Received from cash loaned to the company, to pay losses or expenses,	592 66
Gross cash income .....	\$1,640 18

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$735 00
Paid for adjusting losses.....	7 00
Paid commissions for collecting cash premiums.....	90 76
Paid for return premiums on policies cancelled.....	25 07
Paid for salaries and fees of officers and employes.....	255 50
Paid for printing, \$16.70; postage, \$5.17; stationery, \$.95; express charges, \$.55 .....	23 37
All other expenditures, viz: Expense to Augusta, \$10.00; paid agent, \$2.40; policy fees, \$183.50; for making report to State Insurance Commissioner, \$4.00; error in report of 1894, \$2.34.....	\$199 84
Gross cash expenditures .....	\$1,836 54

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894 .....	\$362,965 00	\$18,450 50
Written and renewed during the year.....	168,300 00	10,006 15
Total.....	\$431,265 00	\$23,516 65
Deduct amount terminated during the year....	49,630 00	1,844 40
Amount in force December 31, 1895.....	\$381,635 00	\$21,672 25
Losses incurred during the year.....		735 00
Date of last assessment, April 27, 1892; amount collected.....		411 27

## HAMPDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

S. K. EMERSON, *President*.GEORGE N. HOLLAND, *Secretary*.

P. O. Address of the Secretary, Hampden, Maine.

## ASSETS.

Cash in office.....	\$39 23
(Premium notes subject to assessment, \$3,507.50.)	

## INCOME DURING THE YEAR.

Received from policy fees.....	\$37 00
--------------------------------	---------

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$ 5 00
Paid for salaries and fees of officers and employes ....	19 00
Paid for printing, \$3.00; postage, \$1.63; blank books, \$5.00; express charges, \$0.50.....	15 18
All other expenditures, viz: expense to Augusta. ....	19 50
Gross cash expenditures.....	\$58 68

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1884. ....	\$36,985 00	\$6,099 50
Written and renewed during the year.....	23,060 00	2,908 00
Amount in force December 31, 1885.....	\$60,075 00	\$9,507 50
Losses incurred during the year.....		\$5 00

## JAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

H. H. ALLEN, *President.*J. H. MERRITT, *Secretary.*

P. O. Address of the Secretary, Jay, Maine.

## ASSETS.

Cash in office.....	\$139 15
All other assets and property owned by the company, viz: Blanks. ...	10 00
Gross assets, not including premium notes.....	\$139 15
(Premium notes subject to assessment, \$8,667.67.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$121 21
Received from policy fees.....	24 50
Received from assessments on premium notes, without deductions for commissions or expenses.....	1,718 61
Gross cash income .....	\$1,864 32

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$1,375 00
Paid for adjusting losses.....	3 75
Paid for collecting assessments.....	45 00
Paid for salaries and fees of officers and employes .....	61 80
Paid for making assessments .....	24 75
Borrowed money repaid.....	300 00
Paid for interest.....	17 83
Paid for printing, \$12.00; blank books, \$0.65 .....	12 65
Gross cash expenditures.....	\$1,840 28

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$178,525	\$9,811 15
Written and renewed during the year .....	40,506	2,502 50
Total .....	\$220,030	\$12,313 65
Deduct amount terminated during the year .....	39,675	1,291 43
Amount in force December 31, 1895.....	\$180,355	\$11,022 22
Losses incurred during the year .....		1,375 00
Assessments, laid or ordered to be laid, on premium notes, during the year .....		1,718 61
Date of last assessment, October 28, 1895; amount collected.....		1,718 61

# JEFFERSON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

A. D. KENNEDY, *President.*

S. T. JACKSON, *Secretary.*

P. O. Address of the Secretary, East Jefferson, Maine.

## ASSETS.

Cash in office .....	\$ 5 14
Cash deposited in Gardiner Savings Institution .....	368 44
Gross assets, not including premium notes .....	\$373 58
(Premium notes subject to assessment, \$3,897.75.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$43 30
Received from policy fees .....	18 00
Received from interest from all sources .....	12 27
Gross cash income .....	\$73 57

## EXPENDITURES DURING THE YEAR.

Paid for return premiums on policies cancelled. ....	\$ 1 50
Paid for salaries and fees of officers and employees .....	18 00
Paid for printing, \$7.50; postage, \$.52; stationery, \$.25; express charges, \$.20	8 47
All other expenditures, viz.: Justice fees .....	75
Gross cash expenditures .....	\$28 72

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1894. ....	\$117,875 00	\$3,479 75
Written and renewed during the year .....	10,300 00	433 00
Total .....	\$128,175 00	\$3,912 75
Deduct amount terminated during the year .....	500 00	15 00
Amount in force Dec. 31, 1895 .....	\$127,675 00	\$3,897 75

## KENNEBUNK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

ALBERT LITTLEFIELD, *President.*

F. M. IRVING, *Secretary.*

P. O. Address of the Secretary, Kennebunk, Maine.

### ASSETS.

Cash in office.....	\$14 73
Cash deposited in Saco and Biddeford Savings Institution.....	600 00
Interest due and accrued .....	22 38
Gross assets, not including premium notes.....	\$637 11
(Premium notes subject to assessment, \$14,088.50.)	

### INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$196 83
Received from policy fees.....	23 00
Received from interest from all sources.....	19 88
Gross cash income.....	\$169 26

### EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employees....	\$24 00
Paid for printing, \$12.50; blank books, \$5.00; express charges, \$30.....	17 80
All other expenditures, viz: agent's license, \$3.00; expenses to Augusta, \$11.25 . . . . .	13 25
Gross cash expenditures.....	\$55 05

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1884 .....	\$117,220	\$11,722 00
Written and renewed during the year .....	25,275	2,527 50
Total .. .	\$143,495	\$14,249 50
Deduct amount terminated during the year .....	1,600	160 00
Amount in force December 31, 1885.....	\$140,895	\$14,089 50

## [ LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1874.

G. W. EARLE, *President.*J. E. CHASE, *Secretary.*

P. O. Address of the Secretary, Litchfield Corner, Maine.

## ASSETS.

Cash in office.....	\$15 87
Cash in the hands of agents, reported .....	17 96
Gross assets, not including premium notes.....	\$33 83
(Premium notes subject to assessment, \$11,576.25.)	

## LIABILITIES.

Due officers for services, \$14.30, and expenses, \$4.35 .....	\$18 65
All other debts, claims and demands against the company, viz: rebate on an over-assessment.....	8 94
Gross liabilities .....	\$27 59

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$56 84
Received from policy fees.....	28 50
Gross cash income.....	\$85 34

## EXPENDITURES DURING THE YEAR.

Paid for return premiums on policies cancelled .....	\$ 1 56
Paid for salaries and fees of officers and employes .....	45 60
Paid for printing, \$7.50; postage, \$3.28; express charges, \$3.50 .....	11 13
Gross cash expenditures .....	\$58 29

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$163,745 00	\$8,734 25
Written and renewed during the year.....	48,090 00	2,842 00
Amount in force December 31, 1895.....	\$211,835 00	\$11,576 25
Date of last assessment, May 27, 1890; amount collected ..		2,207 00



## LOVELL MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

MELLEN EASTMAN, *President.*J. F. STEARNS, *Secretary.*

P. O. Address of the Secretary, Center Lovell, Maine.

## ASSETS.

Cash in office.....	\$107 13
All other assets and property owned by the company, viz: One safe....	50 00
Gross assets, not including premium notes .....	\$157 13
(Premium notes subject to assessment, \$4,186.00.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$16 14
Received from policy fees.....	6 30
Received from interest from all sources.....	3 20
Gross cash income .....	\$25 64

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$ 8 16
Paid for salaries and fees of officers and employes.....	12 60
Paid for printing .....	3 60
All other expenditures, viz: Expenses to Augusta. ....	10 00
Gross cash expenditures.....	\$34 36

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$61,500 00	\$3,870 00
Written and renewed during the year ....	18,450 00	807 00
Total .....	\$77,950 00	\$4,677 00
Deduct amount terminated during the year .....	8,025 00	481 00
Amount in force December 31, 1895.....	\$69,925 00	\$4,196 00
Date of last assessment, December 22, 1895. Amount collected .....		\$588 64

## MAINE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

HENRY G. STAPLES, *President*.EDGAR S. TURNER, *Secretary*.

P. O. Address of the Secretary, Augusta, Maine.

## ASSETS.

Cash in office.....	\$ 97 65
Cash deposited in { First National Bank, Augusta .....	1,583 13
{ Kennebec Savings Bank .....	2,013 34
{ Augusta Savings Bank .....	300 00
Cash in the hands of agents, reported .....	134 59
Gross assets, not including premium notes .....	\$4,128 71
(Premium notes subject to assessment, \$8,646.31.)	

## LIABILITIES.

Due officers for services .....	\$10 50
All other debts, claims, and demands against the company, viz: reserve fund for re-insurance .....	3,323 16
Gross liabilities .....	\$3,333 66

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$6,924 53
Received from interest from all sources.....	15 01
Gross cash income .....	\$6,939 54

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year .....	\$10 00
Paid for adjusting losses.....	2 50
Paid commissions for collecting cash premiums.....	1,005 05
Paid for return premiums on policies cancelled .....	158 19
Paid for salaries and fees of officers and employees .....	788 00
Paid for rent, \$152.50; advertising, \$27.00; printing, \$169.44; postage, \$15.35; blank books, \$42.25; stationery, \$27.06; express charges, \$3.40 ..	437 00
All other expenditures, viz: charter fee, \$20.00; licenses, \$102.00; office furniture, \$86.96; Denny Ratings, \$25.00; heating, \$9.62; traveling expenses, \$167.52 .....	410 09
Gross cash expenditures.....	\$2,810 83

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written and renewed during the year .....	\$407,225 00	\$6,988 64
Deduct amount terminated during the year .....	15,460 00	342 33
Amount in force December 31, 1895.....	\$391,765 00	\$6,646 31
Losses incurred during the year .....		\$10 00

## MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

WILLIAM H. LEVENSALE, *President*.      OZRO D. CASTNER, *Secretary*.

P. O. Address of the Secretary, Waldoboro, Maine.

### ASSETS.

Cash in office.....	\$15 86
Cash deposited in Medomak National Bank.....	244 03
Cash premiums due and unpaid .....	38 65
Cash in the hands of secretary.....	41 00
Gross assets, not including premium notes.....	<u>\$339 54</u>
(Premium notes subject to assessment, \$4,946.25.)	

### INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$153 05
Received from policy fees.....	35 50
Gross cash income .....	<u>\$188 55</u>

### EXPENDITURES DURING THE YEAR.

Paid for losses during the year .....	\$4 00
Paid for return premiums on policies cancelled....	5 60
Paid for salaries and fees of officers and employees ...	57 00
Paid for advertising, \$2.75; printing, \$11.75; postage, \$2.44; express charges, \$.35. ....	17 29
All other expenditures, viz: Expenses to Augusta ...	10 00
Gross cash expenditures .....	<u>\$86 89</u>

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$37,875 00	\$2,636 25
Written and renewed during the year .....	51,400 00	2,340 00
Total .....	<u>\$139,275 00</u>	<u>4,976 25</u>
Deduct amount terminated during the year.....	1,000 00	30 00
Amount in force December 31, 1895 ...	\$138,275 00	\$4,946 25
Losses incurred during the year .....		4 00

## NEW PORTLAND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

HIRAM F. WEYMOUTH, *President*.A. D. BRACKLEY, *Secretary*.

P. O. Address of Secretary, New Portland, Maine.

## ASSETS.

Cash in hands of treasurer of the company.....	\$104 79
All other assets and property owned by the company, viz.: Cash in hands of secretary .....	2 20
Gross assets, not including premium notes .....	\$106 99

(Premium notes subject to assessment, \$6,450.00.)

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$131 00
Received from policy fees .....	86 00
Gross cash income .....	\$217 00

## EXPENDITURES DURING THE YEAR.

Paid commissions for collecting cash premiums .....	\$44 35
Paid for salaries and fees of officers and employes.....	19 00
Paid for rent, \$25; printing, \$23.50; postage, \$1.31; stationery, \$.65; express charges, \$.55 .....	26 78
All other expenditures, viz.: Charter fee.....	20 00
Gross cash expenditures .....	\$110 01

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written during the year.....	\$65,500 00	\$6,550 00
Deduct amount terminated during the year.....	1,000 00	100 00
Amount in force Dec. 31, 1895.....	\$64,500 00	\$6,450 00

## NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

I. S. BROWN, *President*.

GEORGE F. LORING, *Secretary*.

P. O. Address of the Secretary, East North Yarmouth, Maine.

### ASSETS.

Cash in office.....	\$3 49
(Premium notes subject to assessment, \$15,971.08.)	

### LIABILITIES.

Due officers for services .....	\$10 09
All other debts, claims and demands against the company, viz: return premiums due on demand.....	2 13
Gross liabilities.....	\$12 22

### INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$136 97
Received from cash loaned to the company, to pay losses or expenses,	49 00
Gross cash income.....	\$185 97

### EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$ 4 50
Paid for return premiums on policies cancelled. ....	8 39
Paid for salaries and fees of officers and employes .....	50 33
Borrowed money repaid.. ..	93 41
Paid for interest.....	1 60
Paid for postage, \$3.77; blank books, \$7.80; stationery, \$3.83.....	11 50
All other expenditures, viz: policy blanks and record book .....	12 75
Gross cash expenditures.....	\$182 48

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894 .....	\$299,612 00	\$15,871 48
Written and renewed during the year .....	69,021 00	3,448 75
Total ... ..	\$368,633 00	\$19,320 23
Deduct amount terminated during the year .....	66,983 00	3,349 15
Amount in force December 31, 1895.....	\$302,650 00	\$15,971 08
Losses incurred during the year.....		4 50
Date of last assessment, March 27, 1894; amount collected .....		941 61

# OXFORD COUNTY PATRONS OF HUSBANDRY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. HAMMOND, *President.* CHARLES H. GEORGE, *Secretary.*

P. O. Address of the Secretary, South Paris, Maine.

## ASSETS.

Cash in office .....	\$958 02
Assessments on premium notes unpaid.....	370 38
Gross assets, not including premium notes....	\$1,328 38
(Premium notes subject to assessment, \$44,072.26.)	

## LIABILITIES.

Losses reported, not adjusted (estimated).....	\$1,000 00
--	------------

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$1,075 93
Received from assessments on premium notes, without deductions for commissions or expenses.....	7,067 24
Received from all other sources, viz: Borrowed money .....	200 00
Gross cash income .....	\$8,342 87

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year .....	\$6,890 00
Paid for adjusting losses.....	17 00
Paid for collecting assessments.....	6 00
Paid for salaries and fees of officers and employes.....	167 05
Paid for making assessments .....	6 00
Borrowed money repaid .....	300 00
Paid for interest.....	13 00
Paid for printing, \$33.25; postage, \$68; stationery, \$5.83.....	106 58
All other expenditures, viz: Abatement of assessments, \$245.02; licenses, \$4.00.....	249 02
Gross cash expenditures.....	\$7,724 65

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$1,061,452	\$54,072 60
Written and renewed during the year.....	481,852	21,591 60
Total .....	\$1,513,284	\$75,664 20
Deduct amount terminated during the year.....	206,213	10,260 65
Amount in force December 31, 1895.....	\$1,308,071	\$65,403 55
Losses incurred during the year.....		5,890 00
Assessments, laid or ordered to be laid, on premium notes during the year .....		7,067 24
Date of last assessment, October 21, 1895.		

# PATRONS' ANDROSCOGGIN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

Z. A. GILBERT, *President*.

F. A. ALLEN, *Secretary*.

P. O. Address of the Secretary, Auburn Plains, Maine.

## ASSETS.

Cash in office.....	\$656 59
Assessments on premium notes unpaid.....	85 60
All other assets and property owned by the company, viz: One safe....	80 00
Gross assets, not including premium notes.....	\$833 19

(Premium notes subject to assessment, \$139,148.00.)

## INCOME DURING THE YEAR.

Received from cash premiums on policies writted or renewed.....	\$1,483 85
Received from assessments on premium notes, without deductions for commissions or expenses. ....	4,839 32
Received from cash loaned to the company, to pay losses or expenses,	500 00
Gross cash income. . . . .	\$6,833 17

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year. ....	\$3,725 45
Paid for adjusting losses.....	20 15
Paid for collecting assessments.....	35 88
Paid for return premiums on policies cancelled.....	42 54
Paid for salaries and fees of officers and employes.....	574 59
Paid for making assessments.....	20 13
Borrowed money repaid.....	1,640 00
Paid for interest.....	67 85
Paid for advertising, \$0.75; printing, \$54.20; postage, \$85.85; blank books, \$1.60; stationery, \$1.75.....	144 15
All other expenditures, viz: Exchange of safe, \$54.00; legal advice, \$18.00; post office box rent, \$2.00; incidentals, \$10.75.....	84 75
Gross cash expenditures.....	\$6,355 49

## GENERAL ITEMS.

Amount in force December 31, 1894.....	\$2,335,910 00	\$108,331 00
Written and renewed during the year .....	995,900 00	49,795 00
Total .....	\$3,331,810 00	\$158,116 00
Deduct amount terminated during the year .....	378,477 00	13,968 00
Amount in force December 31, 1895.....	\$2,953,333 00	\$139,148 00
Losses incurred during the year.....		3,725 45
Assessments, laid or ordered to be laid, on premium notes during the year .....		4,837 48
Date of last assessment, April 5, 1895. Amount collected.....		4,770 88

# PITTSTON AND WHITEFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

C. C. LIBBY, *President.*

H. H. CARY, *Secretary.*

P. O. Address of the Secretary, East Pittston, Maine.

## ASSETS.

Cash in office.....	\$30 05
Cash in the hands of agents, reported .....	181 76
Gross assets, not including premium notes ..	<u>\$211 81</u>
(Premium notes subject to assessment, \$7,089.20.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$251 13
Received from policy fees.....	56 50
Gross cash income.....	<u>\$307 63</u>

## EXPENDITURES DURING THE YEAR.

Paid for return premiums on policies cancelled ....	\$ 4 76
Paid for salaries and fees of officers and employees .....	56 50
Paid for blank books, \$1.75; stationery, \$.53 ...	2 38
All other expenditures.....	83 27
Gross cash expenditures.....	<u>\$86 81</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written during the year.....	\$85,040	\$7,175 20
Deduct amount terminated during the year .....	1,700	136 00
Amount in force December 31, 1886..	<u>\$83,340</u>	<u>\$7,039 20</u>



## SACO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

WILLIAM P. MOODY, *President*.MELVILLE H. KELLY, *Secretary*.

P. O. Address of the Secretary, Saco, Maine.

## ASSETS.

Cash in office.....	\$1,342 19
Cash value of notes, bonds, or other securities, market value .. .	76,977 19
Gross assets, not including premium notes .....	\$78,319 38
(Premium notes subject to assessment, \$8,005.23.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$2,937 61
Received from interest from all sources.....	3,276 25
Received from all other sources .....	22 10
Gross cash income.....	\$6,235 96

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year .....	\$1,057 12
Paid for return premiums on policies cancelled .....	4 60
Paid for salaries and fees of officers and employes .....	682 50
Paid for rent, \$50.00; taxes, \$30.00; printing, \$50.00; postage, \$3.40.....	133 40
All other expenditures, viz: premium and accrued interest on securities purchased, &c.....	940 57
Gross cash expenditures.....	\$2,858 19

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1884.....	\$302,575 00	\$6,819 00
Written and renewed during the year.....	267,300 00	2,837 61
Total .....	\$569,875 00	\$9,256 61
Deduct amount terminated during the year .....	106,925 00	1,251 38
Amount in force December 31, 1885. ....	\$763,950 00	\$8,005 23
Losses incurred during the year.....		\$1,057 12
Date of last assessment, 1842.		

## STATE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

A. T. LAUGHLIN, *President.*E. C. CARLL, *Secretary.*

P. O. Address of the Secretary, Portland, Maine.

## ASSETS.

Cash in office.....	\$976 74
Cash deposited in Portland Bank .....	2,623 40
Cash in the hands of agents, reported.....	636 16
Gross assets, not including premium notes.....	\$4,236 30
(Premium notes subject to assessment, \$24,198.08.)	

## LIABILITIES.

Losses reported, not adjusted, (estimated,) .....	\$1,394 48
---	------------

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$6,465 72
Received from cash loaned to the company, to pay losses or expenses,	180 07
Received from all other sources, viz: Sundries.....	2 70
Gross cash income .....	\$6,648 49

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$255 32
Paid for adjusting losses .....	28 75
Paid commissions for collecting cash premiums.....	950 41
Paid for return premiums on policies cancelled .....	88 54
Paid for salaries and fees of officers and employes .....	221 22
Borrowed money repaid.....	180 07
Paid for rent, \$51.00; printing, \$165.07; postage, \$81.64; blank books, \$11.27.....	820 48
All other expenditures, viz: Organization and incorporation \$80.00; furniture, \$94.78; agents' licenses, \$50.00; miscellaneous, \$142.62.....	367 40
Gross cash expenditures.....	\$2,412 19

## GENERAL ITEMS.

	<i>Account.</i>	<i>Premium Notes.</i>
Written during the year....	\$638,350 00	\$31,917 50
Deduct amount terminated during the year.....	25,075 00	1,253 75
Amount in force, December 31, 1895....	\$613,275.00	\$30,663 75
Losses incurred during the year.....		\$1,649 80

## SWAN'S ISLAND MUTUAL FIRE INSURANCE COMPANY.

---

 INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.
H. W. SMALL, *President.*JOS. W. STAPLES, *Secretary.*

P. O. Address of the Secretary, Atlantic, Maine.

---

 ASSETS.

Cash in office .....	\$3 14
(Premium notes subject to assessment, \$2,563.50.)	

## INCOME DURING THE YEAR.

Received from policy fees .....	\$16 43
---------------------------------	---------

## EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employes.....	\$11 14
Paid for printing .....	10 00
All other expenditures .....	8 83
Gross cash expenditures .....	\$30 00

## GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1884.....	\$23,150 00	\$1,315 00
Written and renewed during the year .....	2,985 00	298 50
Total .....	\$26,135 00	\$2,613 50
Deduct amount terminated during the year....	800 00	80 00
Amount in force Dec. 31, 1885.....	\$25,335 00	\$2,533 50

# UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1857.

CHARLES GLEASON, *President*.

O. N. BUTLER, *Secretary*.

P. O. Address of the Secretary, Union, Maine.

## ASSETS.

Cash in office .....	\$ 85 65
Cash value of notes .....	423 00
Interest due and accrued .....	59 38
Gross assets, not including premium notes .....	\$568 03
(Premium notes, subject to assessment, \$8,269.35.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$36 45
Received from policy fees .....	16 00
Gross cash income .....	\$52 45

## EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employees .....	\$25 00
Paid for printing, \$1.00; postage, \$.20; blank books, \$16.06; express charges, \$1.05 .....	18 30
Gross cash expenditures .....	\$43 30

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1894 ..	\$86,100 00	\$8,610 00
Written and renewed during the year ..	12,150 00	1,215 00
Total .....	\$98,250 00	\$9,825 00
Deduct amount terminated during the year .....	13,000 00	1,300 00
Amount in force Dec. 31, 1895 .....	\$85,250 00	\$8,525 00

Date of last assessment, August 9, 1876; amount collected, \$221.16.

## WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

SAMUEL THOMAS, *President*.

I. P. STARRETT, *Secretary*.

P. O. Address of the Secretary, Warren, Maine.

### ASSETS.

Cash in office .....	\$ 70 85
Cash deposited in Augusta and Rockland Banks ....	1,524 18
Cash value of notes, bonds, or other securities .....	280 00
Due on premiums and policies .....	22 05

Gross assets, not including premium notes .....	\$1,877 08
---	------------

(Premium notes subject to assessment, \$7,342.66.)

### LIABILITIES.

Due officers for services.....	\$6 00
--------------------------------	--------

### INCOME DURING THE YEAR.

Received from policy fees.....	\$339 31
Received from interest from all sources . . . . .	139 65

Gross cash income.....	\$468 96
------------------------	----------

### EXPENDITURES DURING THE YEAR.

Paid for losses during the year .....	\$32 79
Paid for salaries and fees of officers and employes.....	86 00
Paid for printing, \$12.00; postage, \$5.00. . . . .	12 50
All other expenditures, viz.: Publishing annual statement, \$2.50; expenses to Augusta, \$7.15; miscellaneous, \$5.00.....	14 65

Gross cash expenditures . . . . .	\$147 94
-----------------------------------	----------

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1894.....	\$192,425 00	\$7,218 93
Written and renewed during the year .....	68,141 00	2,485 89
<b>Total .....</b>	<b>\$260,566 00</b>	<b>\$9,714 11</b>
Deduct amount terminated during the year .....	65,480 00	2,371 45

Amount in force Dec. 31, 1895.....	\$195,076 00	\$7,342 66
------------------------------------	--------------	------------

Losses incurred during the year, \$32.79.

## WEST GARDINER MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

FRED HILDRETH, *President.*

HUBBARD GOLDSMITH, *Secretary.*

P. O. Address of the Secretary, Gardiner, Maine.

(Premium notes subject to assessment, \$3,656.27.)

### LIABILITIES.

Due officers for services, \$3.90; and expenses, \$4.00 .....	\$7 90
---	--------

### INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed .....	\$19 89
Received from policy fees.....	14 50
Received from assessments on premium notes, without deductions for commissions or expenses.....	262 98
<b>Gross cash income.....</b>	<b>\$296 87</b>

### EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$250 00
Paid for adjusting losses. ....	5 00
Paid for printing, \$1.50; blank books, \$11.00.....	12 50
All other expenditures.....	5 50
<b>Gross cash expenditures ....</b>	<b>\$273 00</b>

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$58,645	\$3,014 75
Written and renewed during the year. ....	18,400	989 50
<b>Total ..</b>	<b>\$77,045</b>	<b>\$3,964 25</b>
Deduct amount terminated during the year .....	1,800	65 00
<b>Amount in force December 31, 1895.....</b>	<b>\$75,745</b>	<b>\$3,919 25</b>
<b>Losses incurred during the year ..</b>		<b>250 00</b>
Assessments, laid or ordered to be laid, on premium notes during the year ..		262 98
Date of last assessment, February 14, 1895. Amount collected .....		262 98

## WELLS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1837.

IVORY HATCH, *President*.LEWIS WEST, *Secretary*.

P. O. Address of the Secretary, North Berwick, Maine.

## ASSETS.

Cash in office.....	\$12 63
Assessments on premium notes unpaid.....	38 02
Cash premiums due and unpaid .....	4 25
Gross assets, not including premium notes.....	\$54 90
(Premium notes subject to assessment, \$15,664.50.)	

## LIABILITIES.

Due for borrowed money and interest.....	\$121 48
Due officers for services.....	16 50
All other debts, claims, and demands against the company, viz: Due secretary \$6.00, collector, \$10.00; stationery, \$1.55.....	17 55
Gross liabilities .....	\$155 53

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$81 76
Received from policy fees.....	26 50
Received from assessments on premium notes, without deductions for commissions or expenses.....	1,584 92
Received from cash loaned to the company, to pay losses or expenses, .....	651 06
Received from all other sources, viz: Vacancy permits, etc.....	7 75
Gross cash income .....	\$2,351 90

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$1,461 75
Paid for collecting assessments .....	50 00
Paid for salaries and fees of officers and employes.....	169 90
Paid for making assessments. ....	14 50
Borrowed money repaid.....	610 64
Paid for interest.....	22 95
Paid for printing, \$9.50; postage, \$2.63; stationery, \$1.50; express charges, \$4.40.....	14 08
All other expenditures, viz: Liabilities outstanding, December 31, 1884, \$79.78; agents commission, \$7.50; abatement, \$6.75; expenses to Augusta, \$15.90.....	109 23
Gross cash expenditures .....	\$2,453 00

## GENERAL ITEMS.

	<i>Account.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1884.....	\$251,245	\$15,413 90
Written and renewed during the year.....	47,175	2,725 50
Total .....	\$298,420	\$18,138 70
Deduct amount terminated during the year.....	85,590	2,474 90
Amount in force December 31, 1885 .....	\$260,100	\$15,664 50
Losses incurred during the year.....		1,461 75
Assessments, laid or ordered to be laid, on premium notes during the year .....		1,584 92
Date of last assessment, September 28, 1885; Amount collected .....		1,555 00

## WEST BANGOR AND HERMON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

W. F. HARDING, *President.*

THURSTON HUNT, *Secretary.*

P. O. Address of the Secretary, Herman Center, Maine.

### ASSETS.

Cash in office.....	\$ 35 54
Cash deposited in Penobscot Savings Bank, Bangor.....	129 46
Assessments on premium notes unpaid.....	12 60
Gross assets, not including premium notes.....	\$177 60
(Premium notes subject to assessment, \$13,407.50.)	

### LIABILITIES.

Due officers for service and expenses (estimated).....	\$15 00
--	---------

### INCOME DURING THE YEAR.

Received from policy fees.....	\$51 00
Received from assessments, without deductions for commissions or expenses.....	1,124 90
Received from interest from all sources.....	16 47
Gross cash income.....	\$1,222 37

### EXPENDITURES DURING THE YEAR.

Paid for losses during the year.....	\$1,161 00
Paid for collecting assessments.....	11 50
Paid for return fees on policies cancelled.....	9 00
Paid for salaries and fees of officers and employes.....	28 00
Paid for printing, \$13.25; postage, \$3.15; blank books, \$4.00; stationery, \$0.68; express charges, \$0.25.....	21 33
All other expenditures, viz: Collecting premium notes, \$6.00; expenses of secretary to Augusta, \$6.00.....	12 00
Gross cash expenditures.....	\$1,342 83

### GENERAL ITEMS.

	<i>Amount.</i>
Amount in force December 31, 1894.....	\$115,475 00
Written and renewed during the year....	60,500 00
Total.....	\$175,975 00
Deduct amount terminated during the year.....	41,900 00
Amount in force December 31, 1895.....	\$134,075 00
Losses incurred during the year.....	1,161 00
Date of last assessment, June 11, 1895. Amount collected...	1,124 90



## WILTON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSEPH TREFETHEN, *President.*S. S. BASS, *Secretary.*

P. O. Address of the Secretary, Wilton, Maine.

## ASSETS.

Cash in office.....	\$101 47
Assessments on premium notes unpaid. ....	3 14
Gross assets, not including premium notes.....	\$104 61
(Premium notes subject to assessment, \$12,481.40.)	

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$ 58 54
Received from policy fees. ....	23 00
Received from assessments on premium notes, without deductions for commissions or expenses .....	729 68
Received from interest from all sources .....	5 12
Received from all other sources, viz: policy transfers .....	2 25
Gross cash income.....	\$818 79

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year....	\$800 00
Paid for return premiums on policies cancelled .....	67
Paid for salaries and fees of officers and employes .....	104 25
Paid for rent, \$.50; printing, \$12.55; postage, \$1.10; stationery, \$.40; express charges, \$.25 .....	14 80
Gross cash expenditures.....	\$918 72

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$196,151 00	\$12,105 15
Written and renewed during the year.....	40,925 00	2,607 75
Total .....	\$237,076 00	\$14,712 90
Deduct amount terminated during the year.....	35,735 00	2,231 50
Amount in force December 31, 1895.....	\$201,341 00	\$12,481 40
Losses incurred during the year.....		800 00
Assessments, laid or ordered to be laid, on premium notes during the year .....		733 02
Date of last assessment, August 23rd; amount collected.....		729 88

## WINDHAM MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JASON S. KNIGHT, *President.*JOHN T. FELLOWS, *Secretary.*

P. O. Address of the Secretary, Windham Center, Maine.

## ASSETS.

Cash deposited in Maine Savings Bank, Portland.....	\$18 00
Interest due and accrued .....	52
Gross assets, not including premium notes.....	\$18 52
(Premium notes subject to assessment, \$23,619.32.)	

## LIABILITIES.

Due for borrowed money and interest ....	\$177 87
--	----------

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$226 08
Received from extra premiums.....	23
Received from policy fees.....	54 00
Received from assessments on premium notes, without deductions for commissions or expenses .....	491 76
Received from interest from all sources .....	52
Received from all other sources, viz: Received from directors .....	5 00
Gross cash income.....	\$777 54

## EXPENDITURES DURING THE YEAR.

Paid for losses during the year .....	\$443 00
Paid for adjusting losses.....	14 25
Paid for collecting assessments.....	12 64
Paid for return premiums on policies cancelled .....	1 85
Paid for salaries and fees of officers and employes .....	83 00
Paid for making assessments .....	10 11
Paid for postage, \$1.00; blank policies, \$7.50; stationery, \$1.00; express charges, \$0.40.....	9 90
All other expenditures, viz: Paid expenses of deputy insurance commissioner to examine books ..	4 82
Gross cash expenditures.....	\$579 67

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1884.....	\$254,159	\$31,338 00
Written and renewed during the year .....	72,205	5,717 16
Total .....	\$326,364	\$36,955 16
Deduct amount terminated during the year .....	51,402	3,335 84
Amount in force December 31, 1885.....	\$274,962	\$23,619 32
Losses incurred during the year .....		443 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		491 76
Date of last assessment, June 8, 1885; amount collected .....		491 76

## WOOLWICH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

JAMES Y. GOULD, *President*.D. S. CARTER, *Secretary*.

P. O. Address of the Secretary, Box 38, Woolwich, Maine.

## ASSETS.

Cash in office. ....	\$ 63 83
Cash deposited in Bath Savings Institution and Peoples' Twenty-five Cent Savings Bank.....	304 16
Interest due and accrued.....	12 30
All other assets and property owned by the company, viz: cash premiums due and unpaid, \$3.63; policy fees, \$4.03.....	12 71
Gross assets, not including premium notes.....	\$392 99
(Premium notes subject to assessment, \$6,437.55.)	

## LIABILITIES.

Due officers for services, \$10.00; and expenses, \$5.50 (estimated).....	\$15 50
---	---------

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$61 86
Received from policy fees.....	18 47
Received from interest from all sources, savings banks.....	12 30
Received from all other sources, viz: received from E. M. Hamden, treasurer, in 1892 and 1893.....	8 15
Gross cash income . ....	\$100 78

## EXPENDITURES DURING THE YEAR.

Paid for salaries and fees of officers and employees . ....	\$18 47
All other expenditures, viz: secretary's time and expense at Bath, \$2.40; legal advice and expense of examination by Insurance Commissioner, \$4.00; policies, \$7.00; postage, express, etc., \$1.40.....	14 80
Gross cash expenditures. ....	\$33 27

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1894.....	\$135,175 00	\$5,844 75
Written and renewed during the year. ....	24,600 00	1,411 06
Total .....	\$159,775 00	\$7,255 80
Deduct amount terminated during the year .....	1,300 00	52 00
Amount in force December 31, 1895. ....	\$158,475 00	\$7,203 80
Date of last assessment, April 16, 1887; amount assessed....		505 98

## YORK COUNTY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

FRANK H. HARGRAVES, *President.*CHARLES BUTLER, *Secretary.*

P. O. Address of the Secretary, West Buxton, Maine.

## ASSETS.

Cash in office.....	\$87 18
Cash deposited in bank.....	70 65
Cash in the hands of agents, reported.....	11 55
All other assets and property owned by company, viz.: Postal cards, \$3.33; safe, \$40.77; furniture, \$28.00; letter press, \$3.63; blank books, \$11.35; stationery, \$20.08; seal, \$3.50 .....	109 63
Gross assets, not including premium notes .....	\$279 01
(Premium notes subject to assessment, \$17,610.50.)	

## LIABILITIES.

Due officers for services.....	\$150 00
--------------------------------	----------

## INCOME DURING THE YEAR.

Received from cash premiums on policies written or renewed.....	\$518 26
Received from policy fees .....	88 50
Received from interest from all sources .....	48
Gross cash income .....	\$657 24

## EXPENDITURES DURING THE YEAR.

Paid for return premiums on policies cancelled.....	\$ 9 15
Paid for salaries and fees of officers and employees.....	83 00
Paid for advertising, \$3.25; printing, \$58.90; postage, \$34.70; blank books, \$11.35; stationery, \$20.08; express charges, \$4.90 .....	130 08
All other expenditures, viz.: Charter fee, \$20.00; licenses, \$10.10; office supplies, \$70.70; traveling expenses, \$130.22; telegraph, \$1.35 .....	232 87
Gross cash expenditures .....	\$454 60

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written during the year ... ..	\$179,155 00	\$17,915 50
Deduct amount terminated during the year. ....	3,060 00	305 00
Amount in force Dec. 31, 1895.....	\$176,105 00	\$17,610 50

# LICENSED AGENTS

OF FIRE AND MARINE INSURANCE COMPANIES AUTHORIZED  
TO TRANSACT BUSINESS IN MAINE.

## MAINE MUTUAL COMPANIES.

### ELIOT AND KITTERY.

Hobbs, J. W. ....	South Berwick	Moody, Rufus A. ....	York
Merrow, Almon H ...	York		

### GARDINER AND RICHMOND.

Edgecomb, E. S. ....	Gardiner	Tolman, Edwin.....	Richmond
----------------------	----------	--------------------	----------

### KENNEBUNK FARMERS'.

Irving, F. M. ....	Kennebunkport
--------------------	---------------

### LITCHFIELD MUTUAL FIRE.

Springer, D. S.....	Litchfield
---------------------	------------

### MAINE MUTUAL FIRE.

White, J. H.....	Ashland	Davis, George E.....	Kezar Falls
Cobb, John F.....	Auburn	Johnson, J. O.....	Liberty
Blaisdell, C. H.....	Augusta	Hanson, William C.....	Machiasport
Randall, J. W.....	Biddeford	Clough, R. G. ....	Monmouth
Currie, N. F.....	Caribou	Smith, Wesley G.....	Old Orchard
Littlefield, C. G.....	Caribou	Plummer, F. H.....	Portland
Church, G. E.....	Cherryfield	Carney, F. Irving.....	Sheepscot
Hodge, F. E.....	Cumberland Mills	Rigby, J. P.....	South Newburgh
Blanchard, L. J.....	Dexter	Redman, C. P.....	Thomaston
Bradley, A. M. & Son..	East Vassalboro	Blaisdell, Martin.....	Waterville
Grant, F. M.....	Freeport	Bowden, Thos. S.....	Washington
Jackson, Freeman H.....	Foxcroft	Carleton, Leroy T....	Winthrop
Langston, Edwin H.....	Gardiner	Staples, J. W.....	Wytopitlock
Fish, Lewis.....	Hartland		

### OXFORD COMPANY, PATRONS OF HUSBANDRY.

Toothaker, L. B.....	Dixmont	Parkhurst, E. E.....	Presque Isle
----------------------	---------	----------------------	--------------

### STATE MUTUAL FIRE.

Fogler, P. M.....	Augusta	Davis, Geo. E.....	Kezar Falls
Hunton, F. W.....	Auburn	Coolidge & Huskins.....	Lisbon Falls
Garey, Otis T.....	Biddeford	Hopkins, Geo. A.....	Millbridge
Libby, H. B.....	Bridgton	Lord, H. C. ....	Naples
Buck, S. N.....	Bethel	True, J. S.....	New Gloucester
Blanchard, L. J.....	Dexter	Hill & Milliken.....	Old Orchard
Grant, F. M.....	Freeport	Harvey, William.....	Readfield
Merrill, F. W.....	Gorham	Bradley, A. M. & Son.....	Vassalboro
Soule, E. A.....	Gorham	Emery, F. M.....	Sanford
Doughty, Henry C.....	Gray	King, S. E.....	Welchville
Clark, Edward C.....	Hollis	Plaisted, Geo. F.....	York
Shaw, R. W.....	Houlton		

WELLS MUTUAL FIRE.

Bennett, Woodbury ..... Wells

WEST GARDINER.

Greene, C. S. .... West Gardiner

YORK COUNTY.

Butler, Charles.....	Buxton	Thompson, Usher B.....	Newfield
Doughty, Henry C.....	Gray	Hobbs, Joseph A.....	Waterboro

STOCK COMPANIES OF OTHER STATES.

ÆTNA.

Macomber, Farr & Co.....	Augusta	Kendall, John C .....	Freeport
Howard, D. M.....	Bangor	Neal, W. B.....	Gardiner
Humphreys, D. M.....	Bath	Millett, H. B.....	Gorham
Leighton, E. A.....	Berwick	Gentle & Ludwig.....	Houlton
Feld, C. H.....	Belfast	Kelley, W. J.....	Kittery
Gove, Edward H.....	Biddeford	Cole, Chas. H.....	Kennebunk
Wright & Libby.....	Bridgton	Mooly, W. F.....	Kennebunkport
Riley, T. H.....	Brunswick	Wing, Herbert S.....	Kingfield
Gardner, E. B.....	Bucksport	Little, H. C. & Son .....	Lewiston
Talbot, Geo. H.....	Camden	Longfellow, P. H.....	Machias
Lee, J. A. & Son.....	Calais	Howe, Freeland.....	Norway
Campbell, F. I.....	Cherryfield	Smith, W. G.....	Old Orchard
Chapman, D. W. & Son...	Damariscotta	Reedy, H. F.....	Phillips
Judkins, W. H.....	Dexter	Dow & Pinkham .....	Portland
Hume, Chas. W.....	Eastport	Cochran, Baker & Cross....	Rockland
Bradley, A. M. & Son...	East Vassalboro	Nowell, C. H.....	Sanford
Burrill, C. C. & Son .....	Ellsworth	Dinsmore & Bickford.....	Skowhegan
McFadden, F. E.....	Fairfield	Hersom, F. M.....	South Berwick
Voter, F. E.....	Farmington	Boothby, W. A. R.....	Waterville
Fife, Seth W.....	Fryeburg	Creamer, W. B.....	Waldoboro
Jackson, F. H.....	Foxcroft	Stockbridge, Mrs. C. A.....	Yarmouth

AMERICAN CENTRAL.

Loring, Prentiss & Son..... Portland

AMERICAN (BOSTON.)

Jordan, N. I.....	Auburn	Nutt, N. B.....	Eastport
Fogler, P. M.....	Augusta	Gentle & Ludwig.....	Houlton
Mason & Palmer.....	Bangor	Conant, Frank A.....	Lewiston
Veazle, W. P. W.....	Bangor	Anderson, Adams & Co....	Portland
Campbell, Wm. R.....	Bath	Palmer, Anderson & Co.....	Portland
Thomas, W. F.....	Belfast	Sprague, Edwin.....	Rockland
Pattee, James.....	Belfast	Carr, Thos. A.....	Thomaston
Stone & Woodman.....	Biddeford	Mathews, C. K.....	Waterville
Hanson & St. Clair.....	Calais	Foster, D. P.....	Waterville
Puckard, Frederick A.....	Camden		

AMERICAN (NEWARK, N. J.)

Harmon, H. A. .... Portland

AMERICAN FIRE (PHILADELPHIA.)

Baker, Ernest G.....	Bangor	Loring, Prentiss & Son.....	Portland
Garey, Otis T.....	Biddeford	Erskine, A. J. & Son.....	Rockland
Conant, F. A.....	Lewiston	Foster, Dana F.....	Waterville
Smith, W. G.....	Old Orchard	Reynolds, J. D. & Son.....	Waterville

ARMENIA.

Chase, Frederick G..... North Berwick

## BOSTON MARINE.

Lord, Henry & Co .....	Bangor	Winslow, Jacob S. & Co .....	Portland
Howard, D. M. & Son .....	Bangor	Cobb, Wight & Co....	Rockland
Gardner, E. B. ....	Bucksport	Reed, A. E .....	Waldoboro
Nickerson, S. & Sons, Boothbay Harbor		Welt, George L.....	Waldoboro

## BUFFALO GERMAN.

Allen, William, Jr .....	Portland
--------------------------	----------

## CAPITAL FIRE.

Baker, Ernest G.....	Bangor	Auger & Bechard .....	Lewiston
Farrington, Benj. E.....	Brewer	Jordan, Alfred E.....	Lisbon
Hanson & St. Clair.....	Calais	Buckman, J. A. & Co....	Mechanic Falls
Hathaway, A. S.....	Canton	Harrington, C. A.....	Norridgewock
O'Brien, Edward C.....	Deering	Smith, Wesley G .....	Old Orchard
Howard, George E .....	Dover	Sparrow, Warren & Co .....	Portland
Hume, Charles W .....	Eastport	Sprague, Edwin.....	Rockland
Tapley, Oemar W.....	Ellsworth	Emmons, Willis T.....	Saco
McFadden & Co.....	Fairfield	Atwood, Fred.....	Winterport
Gentle & Ludwig .....	Houlton	Patterson, Seth.....	Wiscasset

## COMMERCE.

Baker, Ernest G .....	Bangor	Webster, J. H.....	Portland
-----------------------	--------	--------------------	----------

## COMMERCIAL UNION FIRE.

Harmon, Herbert A.....	Portland
------------------------	----------

## CONNECTICUT FIRE.

Jordan, N. I.....	Auburn	Grant, Geo. H.....	Ellsworth
Macomber, Farr & Co....	Augusta	Cousens, E. & Sons.....	Kennebunkport
Blake, Barrows & Brown.....	Bangor	Kelley, W. J.....	Kittery
Lynam, Fred C. & Co.....	Bar Harbor	Howe, Freeland.....	Norway
Shaw & Palmer.....	Bath	Parks Bros .....	Pittsfield
Gove, E. H.....	Biddeford	Loring, Prentiss & Son.....	Portland
Wight & Libby.....	Bridgton	Cochran, Baker & Cross .....	Rockland
Pennell, W. M.....	Brunswick	Newell, C. D.....	Richmond
Gardner, E. B.....	Bucksport	Nowell, C. H.....	Sanford
Lee, J. A. & Son.....	Calais	Harford, J. H.....	South Portland
Packard, F. A.....	Camden	Thayer & Drew .....	Waterville

## CONTINENTAL.

Miller & Owen.....	Auburn	Conant, F. A. ....	Lewiston
Macomber, Farr & Co.....	Augusta	Parks Bros.....	Pittsfield
McClure, J. W.....	Bangor	Palmer, Anderson & Co.....	Portland
Drake, James B.....	Bath	Anderson, Adams & Co.....	Portland
Field, Chas. H.....	Belfast	Newell, Chas. D. ....	Richland
Field, W. West.....	Belfast	Erskine, A. J. & Son.....	Rockland
Pennell, W. M.....	Brunswick	Carter, G. A. & Co.....	Saco
Talbot, G. H.....	Camden	Nowell, C. H.....	Sanford
Grant, F. M.....	Freeport	Dinsmore & Bickford.....	Skowhegan
Morrell, H. K. & Son.....	Gardiner	Carr, Thomas A.....	Thomaston
Bailey, Augustus.....	Gardiner	Mathews, Chas. E....	Waterville
Donnell, W. C.....	Houlton		

## DELAWARE.

Cobb, John F.....	Auburn	Garey, Otis T. ....	Biddeford
Hunton, F. W....	Auburn	Neal, William B.....	Gardiner
Baker, Ernest G.....	Bangor	Bailey, A. & Co.....	Gardiner
Veazie, W. F. W.....	Bangor	Auger & Bechard....	Lewiston
Veazie, W. F. W & Co.....	Bangor	Sparrow, Warren & Co. ....	Portland
Morse Bros.....	Bath	Black, Alfred S.....	Rockland

## EQUITABLE FIRE AND MARINE.

Curran, W. F. ....	Bangor	Loring, Prentiss & Son.....	Portland
Lydston, Chas. L.....	Lewiston	Carter, G. A. & Co.....	Saco

## FIRE ASSOCIATION.

Jorlan, N. I.....	Auburn	Conant, F. A.....	Lewiston
Verrill & Hutchinson.....	Auburn	Auger & Bechard.....	Lewiston
Macomber, Farr & Co.....	Augusta	Chase, F. G.....	North Berwick
Tyler, Fogg & Co.....	Bangor	Parks Bros.....	Pittsfield
Pearl & Dennett.....	Bangor	Anderson, Adams & Co.....	Portland
Clark, G. H.....	Bath	Champlin, Augustus.....	Portland
Goodwin, H. H.....	Biddeford	Palmer, Anderson & Co.....	Portland
Nelson, Frank.....	Calais	Bird & Barney.....	Rockland
Packard, F. A.....	Camden	Carter, Geo. A. & Co.....	Saco
Grant, Geo. H. ....	Ellsworth	Griffin, John C. ....	Skowhegan
Carrier, G. M.....	Farmington	Wheeler, W. J.....	South Paris
Jackson, Freeman H.....	Foxcroft	Perkins, Horace.....	South Penobscot
Fogg, J. H. B.....	Freeport	Carr, T. A.....	Thomaston
Maxcy, J. & Son.....	Gardiner	Boothbay, L. T. & Son.....	Waterville
Bailey, A.....	Gardiner	Atwood, Fred.....	Winterport
Hayes, C. L.....	Kittery		

## FIREMAN'S FUND.

Verrill & Hutchinson.....	Auburn	Glass, F. M.....	Gardiner
Macomber, Farr & Co.....	Augusta	Durocher, Hector.....	Lewiston
Hamlen, Ewing W.....	Augusta	Harmon, H. A.....	Portland
Boyd, J. H. & Co.....	Bangor	Bird & Barney.....	Rockland
Clark, George H.....	Bath	Reynolds, J. D. & Co.....	Waterville
Grant, George H.....	Ellsworth	Foster, Dana P.....	Waterville

## FRANKLIN FIRE.

Macomber, Farr & Co.....	Augusta	Little, Mrs. Rosa R.....	Lewiston
Mason & Palmer.....	Bangor	Rollins & Adams.....	Portland
Shaw & Palmer.....	Bath	Anderson, Adams & Co.....	Portland
Little, Horace C. & Son.....	Lewiston		

## GERMAN AMERICAN.

Cobb, J. F.....	Auburn	Pettingill, G. A.....	Lisbon Falls
Macomber, Farr & Co.....	Augusta	Gordon, G. A.....	Livermore Falls
Pearl, C. S.....	Bangor	Morse & Guptill.....	Portland
Pearl & Dennett.....	Bangor	Turner, Philip F.....	Portland
Drake, J. B.....	Bath	Parks Bros.....	Pittsfield
Lynam, Frederick C.....	Bar Harbor	Perry, A. C.....	Presque Isle
Fattee, James.....	Belfast	Hall, W. T.....	Richmond
Michaud, J. W.....	Brunswick	Kalloch, & Meservey.....	Rockland
Bowker, George E.....	Brunswick	Black, Alfred S.....	Rockland
Packard, F. A.....	Camden	Carter, G. A.....	Saco
O'Brien, Edward C.....	Deering	Emery, Frank M.....	Sanford
Nutt, N. B.....	Eastport	Emery, S. B.....	Sanford
Burrill, C. C. & Son.....	Ellsworth	Griffin, J. C.....	Skowhegan
Perry, H. O.....	Fort Fairfield	Hartford, James H.....	South Portland
Kendall, J. C.....	Freeport	Wheeler, W. J.....	South Paris
Marr, C. H.....	Gardiner	Carr, Thomas A.....	Thomaston
Donnell, W. C.....	Houlton	Boothby, L. T. & Son.....	Waterville
Cole, Charles H.....	Kennebunk	Burns & Hawes.....	Westbrook
Lydston, Charles L.....	Lewiston		

## GERMANIA FIRE.

Jordan, N. I.....	Auburn	Durocher, Hector.....	Lewiston
Boothby, W. G.....	Augusta	Webster, J. H.....	Portland
Boyd, J. H. & Co.....	Bangor	Erskine, A. J. & Son.....	Rockland
Crosby, E. S.....	Bath	Carter, G. A. & Co.....	Saco
Bailey, A. & Co.....	Gardiner	Thayer & Drew.....	Waterville
Neal, W. B.....	Gardiner		



## GRANITE STATE FIRE.

Miller & Owen.....Auburn  
 Macomber, Farr & Co.....Augusta  
 Donovan, John B.....Alfred  
 McClure, J. W.....Bangor  
 Clark G. H.....Bath  
 Pattee, James.....Belfast  
 Leighton, E. A.....Berwick  
 Stoue & Woodman.....Biddeford  
 Carr, Wm. P.....Bowdoinham  
 Libby, Horace B.....Bridgton  
 Hall, Melville C.....Brunswick  
 Townsend, Fred L.....Brunswick  
 Fowler & Gardiner.....Calais  
 Talbot, G. H.....Camden  
 Hathaway, A. S.....Canton  
 Hooper, C. H.....Castine  
 Freeman & Co., Geo. G.....Cherryfield  
 Campbell, Fred I.....Cherryfield  
 Randall, Wm. B.....Cornish  
 Judkins, W. H.....Dexter  
 Howard, Geo. E.....Dover  
 Leavitt, S. D.....Eastport  
 Grant, Geo. H.....Ellsworth  
 Voter, F. E.....Farmington  
 Grant, F. M.....Freeport  
 Fife, S. W.....Fryeburg  
 Tarbox, Wallace R.....Fryeburg  
 Bailey, Augustus.....Gardiner  
 Straw & Martin.....Gulfport  
 Gentle & Ludwig.....Houlton  
 Cole, Chas. H.....Kennebunk  
 Cousins, E. & Sons.....Kennebunkport  
 Haynes, Calvin L.....Kittery

Kelly, W. J.....Kittery  
 Mitchell, Horace.....Kittery Point  
 Lord, S. D.....Lebanon  
 Auger & Bechard.....Lewiston  
 Jordan, A. E.....Lisbon  
 Pettengill, G. A.....Lisbon Falls  
 Longfellow, P. H.....Machias  
 Wilbur, C. A.....Madison  
 Hopkins, G. A.....Milbridge  
 Woodbury, W. W.....Monmouth  
 Howe, Freeland.....Norway  
 Austin, David S.....North Berwick  
 Hill & Milliken.....Old Orchard  
 Smith, Wesley G.....Old Orchard  
 Loring, Prentiss & Son.....Portland  
 Perry, A. C.....Presque Isle  
 Hall, W. T.....Richmond  
 Erskine, A. J. & Son.....Rockland  
 Sprague, E.....Rockland  
 Grant, G. E.....Saco  
 Nowell, C. H.....Sanford  
 Philbrick, S. W. & F. R.....Skowhegan  
 Jones, C. F.....Skowhegan  
 Lawrence, W. H.....Sorrento  
 Hersom, F. M.....South Berwick  
 Harrington, C. A.....South Norridgewock  
 O'Brien, E. M.....Thomaston  
 Boothby, L. T. & Son.....Waterville  
 Howard, A. E. & Son.....Waldoboro  
 Atwood, Fred.....Winterport  
 Patterson, Seth.....Wiscasset  
 Gurney, E. P.....Yarmouth  
 Evans, H. E.....York

## GREENWICH.

Miller & Owen.....Auburn  
 Macomber, Farr & Co.....Augusta  
 Blake, Barrows & Brown.....Bangor  
 Mason & Palmer.....Bangor  
 Humphreys, D. M.....Bath  
 Goodwin, H. H.....Biddeford  
 Perry, Henry O.....Ft. Fairfield  
 McFadden & Co.....Fairfield

Bailey, Augustus.....Gardiner  
 Auger & Bechard.....Lewiston  
 Allen, William, Jr.....Portland  
 Morse & Guptill.....Portland  
 Perry, Arthur C.....Presque Isle  
 Bird & Barney.....Rockland  
 Griffin, John C.....Skowhegan  
 Mathews, Chas. K.....Waterville

## HANOVER.

Chick, Chas. B.....Augusta  
 Macomber, Farr & Co.....Augusta  
 Mason & Palmer.....Bangor  
 Drake, J. B.....Bath  
 Pennell, W. M.....Brunswick  
 Nelson, Frank.....Calais  
 Howard, G. E.....Dover  
 Burrill, C. C. & Son.....Ellsworth  
 Currier, Geo. M.....Farmington  
 Bailey, Augustus.....Gardiner  
 Donnell, W. C.....Houlton  
 Cole, C. H.....Kennebunk

Little, Horace C. & Son.....Lewiston  
 Smith, W. G.....Old Orchard  
 Loring, Prentiss & Son.....Portland  
 Perry, Arthur C.....Presque Isle  
 Spaulding & Stuart.....Richmond  
 Bird & Barney.....Rockland  
 Emery, S. B. & Co.....Sanford  
 Emery, Frank M.....Sanford  
 Griffin, J. C.....Skowhegan  
 Patterson, Seth.....Wiscasset  
 Thayer & Drew.....Waterville  
 Howard, Chas. H.....Waldoboro

## HARTFORD FIRE.

Macomber, Farr & Co.....Augusta  
 Howard, D. M.....Bangor  
 Crosby, E. S.....Bath  
 Gove, E. H.....Biddeford  
 Pennell, W. M.....Brunswick  
 Gardner, E. B.....Bucksport  
 Lee, J. A. & Son.....Calais  
 Talbot, George H.....Camden  
 Judkins, W. H.....Dexter  
 Howard, G. E.....Dover  
 Hume, C. W.....Eastport  
 McFadden, F. E.....Fairfield  
 Maxey, J. & Son.....Gardiner  
 Millett, H. R.....Gorham  
 Gentle & Ludwig.....Houlton

Cousens, E. & Sons.....Kennebunkport  
 Kelly, W. J.....Kittery  
 Little, Horace C. & Son.....Lewiston  
 Pettengill, G. A.....Lisbon Falls  
 Chapman, D. W. & Son.....Newcastle  
 Howe, Freeland.....Norway  
 Anderson, Adams & Co.....Portland  
 Palmer, Anderson & Co.....Portland  
 Cochran, Baker & Cross.....Rockland  
 Jones, C. F.....Skowhegan  
 Ricker, S. W.....South Berwick  
 Farrington, Everett.....Waldoboro  
 Boothby, W. A. R.....Waterville  
 Taylor, R. H. T.....Wiscasset  
 Stockbridge, Mrs. C. A.....Yarmouthville

## HARTFORD FIRE (UNDERWRITERS' AGENCY).

Jordan, N. I. .... Auburn  
 Chick, Charles B. .... Augusta  
 Noble, F. T. .... Augusta  
 Blake, Barrows & Brown .... Bangor  
 Curran, W. F. .... Bangor  
 Lynam, F. C. & Co. .... Bar Harbor  
 Campbell, W. R. .... Bath  
 Pattee, Jas. .... Belfast  
 Wight & Libby. .... Bridgton  
 Simonton, Thaddeus R. .... Camden  
 O'Brien, E. C. .... Deering  
 Nutt, N. B. .... Eastport  
 Tapley, O. W. .... Ellsworth  
 Currier, G. M. .... Farmington  
 Kendall, J. C. .... Freeport  
 Tarbox, W. R. .... Fryeburg

Donnell, W. C. .... Houlton  
 Conant, F. A. .... Lewiston  
 Wilbur, C. A. .... Madison  
 Patten, Hervey H. .... Newport  
 Smith, W. G. .... Old Orchard  
 Parks Bros. .... Pittsfield  
 Allen, Wm. Jr. .... Portland  
 Little, W. F. .... Portland  
 Rogers, Grant. .... Richmond  
 Erskine, A. J. & Son .... Rockland  
 Emery, Samuel B. & Co. .... Sanford  
 Griffin, J. C. .... Skowhegan  
 Wheeler, W. J. .... South Paris  
 Boothby, L. T. & Son. .... Waterville  
 Bragdon, Albert M. .... York Village

## HOME.

Macomber, Farr & Co. .... Augusta  
 Mason & Palmer. .... Bangor  
 Humphreys, D. M. .... Bath  
 Hayes, E. H. .... Berwick  
 Gove, E. H. .... Biddeford  
 Wight & Libby. .... Bridgton  
 Riley, T. H. .... Brunswick  
 Gardner, E. B. .... Bucksport  
 Nelson, Frank. .... Calais  
 Talbot, G. H. .... Camden  
 Chapman, D. W. & Son. .... Damariscotta  
 Juddins, W. H. .... Dexter  
 Howard, G. E. .... Dover  
 Leavitt, S. D. .... Eastport  
 Bradley, A. M. & Son. .... East Vassalboro  
 Burrill, C. C. & Son. .... Ellsworth  
 Voter, F. E. .... Farmington  
 Perry, H. O. .... Fort Fairfield  
 Kendall, J. C. .... Freeport  
 Maxcy, J. & Sons. .... Gardiner  
 Millett, H. R. .... Gorham  
 Donnell, W. C. .... Houlton

Harriman, B. W. .... Kent's Hill  
 Kelley, W. J. .... Kittery  
 Little, Horace C. & Son. .... Lewiston  
 Longfellow, P. H. .... Machias  
 Gray, K. C. .... Madison  
 Bucknam, J. A. & Co. .... Mechanic Falls  
 Chase, Frederick G. .... North Berwick  
 Howe, Freeland. .... Norway  
 Alford, E. R. .... Old Town  
 Beedy, H. F. .... Phillips  
 Dow & Pinkham. .... Portland  
 Perry, A. C. .... Presque Isle  
 Cochran, Baker & Cross. .... Rockland  
 Nowell, C. H. .... Sanford  
 Dinsmore & Bickford. .... Skowhegan  
 Ricker, S. W. .... South Berwick  
 Carr, Thomas A. .... Thomaston  
 Farrington, Everett. .... Waldoboro  
 Boothby, L. T. & Son. .... Waterville  
 Taylor, R. H. T. .... Wiscasset  
 Stockbridge, Mrs. C. A. .... Yarmouthville

## INSURANCE COMPANY OF NORTH AMERICA.

Miller & Owen. .... Auburn  
 Verrill & Hutchinson. .... Auburn  
 Macomber, Farr & Co. .... Augusta  
 Howard, D. M. & Son. .... Bangor  
 McClure, James W. .... Bangor  
 Pearl & Dennett. .... Bangor  
 Drake, J. B. .... Bath  
 Field, C. H. .... Belfast  
 Field & West. .... Belfast  
 Leighton, E. A. .... Berwick  
 Gove, E. H. .... Biddeford  
 Kenniston, Geo. B. .... Boothbay Harbor  
 Wight & Libby. .... Bridgton  
 Riley, T. N. .... Brunswick  
 Hooper, Chas. H. .... Castine  
 Fowler & Gardner. .... Calais  
 Talbot, G. H. .... Camden  
 Hathaway, A. S. .... Canton  
 Juddins, W. H. .... Dexter  
 Nutt, N. B. .... Eastport  
 Burrill, C. C. & Son. .... Ellsworth  
 Grant, Geo. H. .... Ellsworth  
 Currier, G. M. .... Farmington  
 Perry, H. O. .... Fort Fairfield  
 Jackson, F. H. .... Foxcroft  
 Kendall, John C. .... Freeport  
 Maxcy, J. & Sons. .... Gardiner  
 Bailey, A. .... Gardiner

Millett, H. R. .... Gorham  
 Straw & Martin. .... Guilford  
 Gentile & Ludwig. .... Houlton  
 Cole, C. H. .... Kennebunk  
 Mitchell, Horace. .... Kittery  
 Auger & Bechard. .... Lewiston  
 Conant, F. A. .... Lewiston  
 Longfellow, P. H. .... Machias  
 Wilbur, C. A. .... Madison  
 Harrington, C. A. .... Norridgewock  
 Howe, Freeland. .... Norway  
 Parks Bros. .... Pittsfield  
 Champlin, Augustus. .... Portland  
 Dow & Pinkham. .... Portland  
 Hall, W. T. .... Richmond  
 Erskine, A. J. & Son. .... Rockland  
 Bird & Barney. .... Rockland  
 Carter, Geo. A. & Co. .... Saco  
 Nowell, C. H. .... Sanford  
 Jones, C. F. .... Skowhegan  
 Hersom, F. M. .... South Berwick  
 Wheeler, William J. .... South Paris  
 O'Brien, E. M. .... Thomaston  
 Howard, A. E. & Son. .... Waldoboro  
 Boothby, L. T. & Son. .... Waterville  
 Burns & Hawes. .... Westbrook  
 Gurney, E. P. .... Yarmouth  
 Bragdon, Albert M. .... York Village

## INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Jordan, N. I. ....	Auburn	Perry, H. O. ....	Fort Fairfield
Downing, Charles S. ....	Augusta	Maxcy, J. & Sons. ....	Gardiner
McClure, J. W. ....	Bangor	Straw & Martin. ....	Gouldford
Mason & Palmer. ....	Bangor	Gentle & Ludwig. ....	Houlton
Clark, George H. ....	Bath	Conant, F. A. ....	Lewiston
Field & West. ....	Belfast	Harmon, H. A. ....	Portland
Stone & Woodman. ....	Biddeford	Perry, Arthur C. ....	Presque Isle
Downes & Curran. ....	Calais	Black, Alfred S. ....	Rockland
Downes, George. ....	Calais	Campbell, L. R. ....	Rockland
Campbell, Fred I. ....	Cherryfield	Jones, C. F. ....	Skowhegan
Leavitt, Samuel D. ....	Eastport	Wheeler, W. J. ....	South Paris
Grant, Geo. H. ....	Ellsworth	Carr, Thomas A. ....	Thomaston
Voter, F. E. ....	Farmington	Boothbay, L. T. & Son. ....	Waterville

## MERCHANTS' (PROVIDENCE, R. I.)

Weeks, F. W. ....	Bath	Rollins & Adams. ....	Portland
Gove, E. H. ....	Biddeford	Anderson, Adams & Co. ....	Portland
Pennell, W. M. ....	Brunswick		

## MERCHANTS' (NEWARK, N. J.)

Jordan, N. I. ....	Auburn	Nutt, N. B. ....	Eastport
Macomber, Farr & Co. ....	Augusta	Grant, Geo. H. ....	Ellsworth
Tyler, Fogg & Co. ....	Bangor	Jordan, A. H. ....	Gardiner
Campbell, Wm. R. ....	Bath	Conant, F. A. ....	Lewiston
Thomas, W. F. ....	Belfast	Dow & Pinkham. ....	Portland
Randall, John W. ....	Biddeford	Erskine, A. J. & Son. ....	Rockland
Wight & Libby. ....	Bridgton	Philbrick, S. W. & F. R. ....	Skowhegan
Talbot, George H. ....	Camden	Boothby, L. T. & Son. ....	Waterville
Nelson, Frank. ....	Calais		

## MERCANTILE FIRE AND MARINE.

Cobb, John F. ....	Auburn	Hume, C. W. ....	Eastport
Noble, F. T. ....	Augusta	Tapley, O. W. ....	Ellsworth
Fenno, J. ....	Bangor	Jordan, A. H. ....	Gardiner
Cates, J. C. ....	Belfast	Wilson, George O. ....	Kittery
Pattee, James. ....	Belfast	Conant, F. A. ....	Lewiston
Gayey, O. T. ....	Biddeford	Morse & Guptill. ....	Portland
Farnham, O. C. ....	Brewer	Carter, G. A. & Co. ....	Saco
Bowker, G. E. ....	Brunswick	Jones, Charles F. ....	Skowhegan
Fowler & Gardiner. ....	Calais	Mathews, C. K. ....	Waterville

## MUTUAL FIRE.

Mason & Palmer. ....	Bangor	Pinkham, Herbert N. ....	Portland
Little, H. C. & Son. ....	Lewiston	Boothby, L. T. & Son. ....	Waterville

## NATIONAL FIRE.

Miller & Owen. ....	Auburn	Perry, H. O. ....	Fort Fairfield
Macomber, Farr & Co. ....	Augusta	Maxcy, J. & Sons. ....	Gardiner
Pearl, Charles S. ....	Bangor	Donnell, W. C. ....	Houlton
Dennett, Carl P. ....	Bangor	Kelly, W. J. ....	Kittery
Lynn, F. C. & Co. ....	Bar Harbor	Conant, F. A. ....	Lewiston
Humphreys, D. M. ....	Bath	Gray, K. C. ....	Madison
Field, C. H. ....	Belfast	Wilbur, Charles A. ....	Madison
West, Walter H. ....	Belfast	Palmer, Anderson & Co. ....	Portland
Leighton, E. A. ....	Berwick	Anderson & Adams. ....	Portland
Stone & Woodman. ....	Biddeford	Perry, Arthur C. ....	Presque Isle
Riley, T. H. ....	Brunswick	Cochran, Baker & Cross. ....	Rockland
Downes & Curran. ....	Calais	Kelley, M. H. ....	Saco
Downes, George. ....	Calais	Nowell, C. H. ....	Sanford
Talbot, G. H. ....	Camden	Dinsmore & Bickford. ....	Skowhegan
Nutt, N. B. ....	Eastport	Wheeler, W. J. ....	South Paris
Grant, G. H. ....	Ellsworth	Boothby, L. T. & Son. ....	Waterville
Sylvester, Alonzo. ....	Farmington	Atwood, Fred. ....	Winterport

## NEW HAMPSHIRE FIRE.

Miller & Owen.....	Auburn	Biggar, A. L.....	Kennebunk
Macomber, Farr & Co.....	Augusta	Kelly, W. J.....	Kittery
Tyler, Fogg & Co.....	Bangor	Norton, D. C.....	Kittery
Campbell, W. R.....	Bath	Durocher, Hector.....	Lewiston
Field, C. H.....	Belfast	Lydston, C. L.....	Lewiston
Garey, O. T.....	Biddeford	Austin, D. S.....	North Berwick
Talbot, G. H.....	Camden	Dow & Pinkham.....	Portland
Hodge, Fred E.....	Cumberland Mills	Erskine, A. J. & Son.....	Rockland
Burrill, C. C. & Son.....	Ellsworth	Carter, G. A. & Co.....	Saco
Voter, F. E.....	Farmington	Dinsmore & Bickford.....	Skowhegan
Neal, W. B.....	Gardiner	Boothby, L. T. & Son.....	Waterville
Bailey, A. & Co.....	Gardiner	Thayer & Drew.....	Waterville

## NIAGARA FIRE.

Miller & Owen.....	Auburn	Grant, George H.....	Ellsworth
Macomber, Farr & Co.....	Augusta	Neal, W. B.....	Gardiner
Howard, D. M. & Son.....	Bangor	Bailey, A. & Co.....	Gardiner
McClure, James W.....	Bangor	Donnell, W. C.....	Houlton
Drake, J. B.....	Bath	Auger & Bechard.....	Lewiston
Pattee, James.....	Belfast	Dow & Pinkham.....	Portland
Leighton, E. A.....	Berwick	Hall, W. T.....	Richmond
Goodwin, H. H.....	Biddeford	Cochran, Baker & Cross.....	Rockland
Fowler & Gardiner.....	Calais	Nowell, C. H.....	Sanford
Howard, G. E.....	Dover	Griffin, John C.....	Skowhegan
Leavitt, S. D.....	Eastport	Mathews, C. K.....	Waterville

## NORWALK FIRE.

Boyd, J. H. & Co.....	Bangor
-----------------------	--------

## ORIENT.

Cummings, C. W.....	Auburn	Bailey, A. & Co.....	Gardiner
Miller & Owen.....	Auburn	Straw & Martin.....	Gulfport
Downing, C. S.....	Augusta	Donnell, W. C.....	Houlton
Howard, D. M. & Son.....	Bangor	Cousens, E. & Sons.....	Kennebunkport
Mason & Palmer.....	Bangor	Davis, George E.....	Kezar Falls
Morse Bros.....	Bath	Conant, F. A.....	Lewiston
Campbell, William R.....	Bath	Auger & Bechard.....	Lewiston
Field, C. H.....	Belfast	Curtis, Daniel A.....	Machias
Field & West.....	Belfast	Chase, F. G.....	North Berwick
McIntyre, W. W.....	Biddeford	Timberlake, F. E.....	Phillips
Pennell, W. M.....	Brunswick	Parks Bros.....	Pittsfield
Downes & Curran.....	Calais	Palmer, Anderson & Co.....	Portland
Campbell, F. I.....	Cherryfield	Anderson, Adams & Co.....	Portland
Judkins, W. H.....	Dexter	Perry, A. C.....	Presque Isle
Leavitt, S. D.....	Eastport	Spaulding & Stuart.....	Richmond
Grant, George H.....	Ellsworth	Cochran, Baker & Cross.....	Rockland
Currier, George M.....	Farmington	Nowell, C. H.....	Sanford
Perry, H. O.....	Fort Fairfield	Griffin, J. C.....	Skowhegan
Grant, F. M.....	Freeport	Wheeler, W. J.....	South Paris
Fife, S. W.....	Fryeburg	Creamer, W. B.....	Waldoboro
Tarbox, W. R.....	Fryeburg	Mathews, C. K.....	Waterville
Neal, W. B.....	Gardiner	Phinney, E. B.....	Westbrook

## PACIFIC FIRE.

Garner, John.....	Lewiston	Loring, Prentiss & Son.....	Portland
Emmons, Willis T.....	Saco		

## PENNSYLVANIA FIRE.

Macomber, Farr & Co.....	Augusta	Little, H. C. & Son.....	Lewiston
Blake, Barrows & Brown.....	Bangor	Longfellow, P. H.....	Machias
Drake, J. B.....	Bath	Anderson, Adams & Co.....	Portland
Riley, T. H.....	Brunswick	Rollins & Adams.....	Portland
Adams, Charles C.....	Deering	Cochran, Baker & Cross.....	Rockland
Leavitt, S. D.....	Eastport	Hobbs, C. C.....	South Berwick
Morrell, H. K. & Son.....	Gardiner	Thayer & Drew.....	Waterville
Gentle & Ludwig.....	Houlton	Boothby, L. T. & Son.....	Waterville
Kelly, W. J.....	Kittery		

## PHENIX (BROOKLYN, N. Y.)

Cummings, Chas. W .....	Auburn	Millett, H. R. ....	Gorham
Macomber, Farr & Co. ....	Augusta	Donnell, W. C. ....	Houlton
Blake, Barrows & Brown .....	Bangor	Kelly, W. J. ....	Kittery
Campbell, Wm. R. ....	Bath	Little, H. C. & Son .....	Lewiston
Pennell, William M. ....	Brunswick	Purinton, F. O. ....	Mechanic Falls
Downes & Curran. ....	Calais	Noble & Timberlake .....	Phillips
Hooper, Charles H. ....	Castine	Loring, Prentiss & Son .....	Portland
Leavitt, S. D. ....	Eastport	Perry, Arthur C. ....	Presque Isle
Grant, Geo. H. ....	Ellsworth	Cochran, Baker & Cross .....	Rockland
Voter, F. E. ....	Farmington	Jones, C. F. ....	Skowhegan
Perry, H. O. ....	Fort Fairfield	Wheeler, W. J. ....	South Paris
Marr, C. H. ....	Gardiner	Boothby, L. T. & Son ...	Waterville

## PHOENIX (HARTFORD.)

Miller, A. Q. ....	Auburn	Kendall, J. C. ....	Freeport
Macomber, Farr & Co. ....	Augusta	Bailey, A. ....	Gardiner
Howard, D. M. & Son .....	Bangor	Millett, H. R. ....	Gorham
Blake, Barrows & Brown .....	Bangor	Donnell, W. C. ....	Houlton
Humphreys, D. M. ....	Bath	Little, H. C. & Son .....	Lewiston
Field, C. H. ....	Belfast	Pettengill, G. A. ....	Lisbon Falls
Field & West .....	Belfast	Austin, D. S. ....	North Berwick
Gove, E. H. ....	Biddeford	Howe, Freeland. ....	Norway
Riley, T. H. ....	Brunswick	Anderson, Adams & Co. ....	Portland
Gardner, E. B. ....	Bucksport	Palmer, Anderson & Co. ....	Portland
Lee, J. A. & Son. ....	Calais	Spaulding & Stuart. ....	Richmond
Campbell, F. I. ....	Cherryfield	Cochran, Baker & Cross .....	Rockland
Burrill, C. C. & Son .....	Ellsworth	Nowell, C. H. ....	Sanford
McFadden, F. E. ....	Fairfield	Jones, C. F. ....	Skowhegan
McFadden & Co. ....	Fairfield	Howard, A. E. & Son .....	Waldoboro
Voter, F. E. ....	Farmington	Boothby, L. T. & Son..	Waterville
Gilman, Augustus W. & Co ...	Foxcroft		

## PROVIDENCE WASHINGTON.

Jordan, N. I. ....	Auburn	Burr, Eugene S. ....	Brewer
Mason & Palmer. ....	Bangor	Talbot, G. H. ....	Camden
Tyler, Fogg & Co. ....	Bangor	Coombs & Neal. ....	Portland
Lynam, F. C. & Co. ....	Bar Harbor	Morse & Guptill. ....	Portland
Drake, James B. ....	Bath	Erskine, A. J. & Son ....	Rockland

## QUEEN OF AMERICA.

Miller & Owen. ....	Auburn	Kelly, W. J. ....	Kittery
Blake, Barrows & Brown .....	Bangor	Conant, F. A. ....	Lewiston
Drake, James B. ....	Bath	Dow & Pinkham .....	Portland
Leighton, E. A. ....	Berwick	Boothby, L. T. & Son .....	Waterville
Marr, C. H. ....	Gardiner		

## READING FIRE.

Campbell, John Z. ....	Lewiston	Corey, John L. ....	Portland
------------------------	----------	---------------------	----------

## ROCHESTER GERMAN.

Verrill & Hutchinson .....	Auburn	Palmer, Anderson & Co. ...	Portland
Tyler, Fogg & Co. ....	Bangor	Anderson, Adams & Co. ....	Portland
Rogers, Oscar C. ....	Bath	Bird & Barney. ....	Rockland

## SECURITY.

Burr, Eugene S. ....	Bangor	Clark, Geo. H. ....	Bath
----------------------	--------	---------------------	------

SPRINGFIELD FIRE AND MARINE.

Miller & Owen.....	Auburn	Gilman, Augustus W. & Co....	Foxcroft
Macomber, Farr & Co.....	Augusta	Bailey, Augustus .....	Garfield
Mason & Palmer. ....	Bangor	Straw & Martin.....	Gullford
Humphreys, D. M. ....	Bath	Donnell, W. C.....	Houlton
Leighton, E. A. ....	Berwick	Auger & Bechard.....	Lewiston
Riley, T. H. ....	Brunswick	Parks Bros.....	Pittsfield
Nelson, Frank .....	Calais	Loring, Prentiss & Son.....	Portland
Talbot, G. H. ....	Camden	Perry, Arthur C. ....	Presque Isle
Juddkins, W. H.....	Dexter	Spaulding & Stuart.....	Richmond
Leavitt, S. D.....	Eastport	Cochran, Baker & Cross ..	Rockland
Grant, Geo. H. ....	Ellsworth	Dinsmore & Bickford.....	Skowhegan
Currier, G. M. ....	Farmington	Boothby, L. T. & Son.....	Waterville
Perry, H. O.....	Fort Fairfield	Atwood, Fred .....	Winterport

ST. PAUL FIRE AND MARINE.

Hunton, F. W. ....	Auburn	Foye, D. O.....	Bath
Noble, F. T. ....	Augusta	Alford, E. R. ....	Old Town
Tyler, Fogg & Co .....	Bangor	Little, W. F.....	Portland

UNION.

Verrill & Hutchinson .....	Auburn	Bailey, A. & Co.....	Gardiner
Downing, C. S.....	Augusta	Durocher, Hector. ....	Lewiston
Boyd, J. H. & Co. ....	Bangor	Morse & Guptill ..	Portland
Randall, John W.....	Biddeford	Hall, W. T.....	Richmond
Talbot, Geo. H. ....	Camden	Cochran, Baker & Cross ..	Rockland
Gilman, A. W. & Co.....	Foxcroft	Mathews, C. K .....	Waterville

UNITED FIREMAN'S.

Baker, Ernest G ...	Bangor	Little, William F.....	Portland
Lydston, Charles L.....	Lewiston		

UNITED STATES FIRE.

Bright, J. M. ....	Bangor	Sparrow, Warren & Co .....	Portland
Mason & Palmer.....	Bangor	Cochran, Baker & Cross .....	Rockland
Randall, John W.....	Biddeford	Black, Alfred S.....	Rockland
Auger & Bechard.....	Lewiston	Carter, G. A. & Co..	Saco
Davis, John H.....	Portland		

WESTCHESTER FIRE.

Miller & Owen.....	Auburn	Allen, W. Jr ....	Portland
Boyd, J. H. & Co .....	Bangor	Davis, John H.....	Portland
Riley, T. H. ....	Brunswick	Ersine, A. J. & Son ...	Rockland

WILLIAMSBURG CITY.

Sparrow, Warren & Co.....	Portland
---------------------------	----------

MUTUAL COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL.

Macomber, Farr & Co.....	Augusta	Fowler & Gardner ....	Calais
Bright, J. M. ....	Bangor	Talbot, G. H.....	Camden
Davenport, G. P.....	Bath	Kingsley, Frank W.....	East Machias
Field, C. H. ....	Belfast	Lewis, A. F.....	Fryeburg
Field & West. ....	Belfast	Haskell, G. B .....	Lewiston
Gove, E. H.....	Biddeford	Webster, J. H.....	Portland
Kenniston, G. B.....	Boothbay Harbor	Carter, G. A. & Co....	Saco
Riley, T. H.....	Brunswick		

## QUINCY MUTUAL FIRE.

Hunton, J. B. ....	Auburn	Straw & Martin. ....	Gullford
Macomber, Farr & Co. ....	Augusta	Perry, W. H. ....	Hallowell
Bright, J. M. ....	Bangor	Cole, Charles H. ....	Kennebunk
Boyd, J. H. ....	Bangor	Consens, E. & Sons ....	Kennebunkport
Gove, E. H. ....	Bliddeford	Haskell, G. B. ....	Lewiston
Prince, C. H. ....	Buckfield	Woodbury, W. W. ....	Monmouth
Hill, S. A. ....	Buxton	Webster, J. H. ....	Portland
Talbot, N. T. & Son. ....	Camden	Cochran, Baker & Cross ....	Rockland
Peabody, M. ....	Canton	Nowell, C. H. ....	Sanford
Hasty, Gilbert. ....	Cornish	Jones, C. F. ....	Skowhegan
Wedgewood, Mrs. J. T. ....	Cornish	Rigby, J. P. ....	South Newburg
Hodge, Fred E. ....	Cumberland Mills	Lowe, Edward. ....	South Norridgewock
Trask, J. R. ....	Dixfield	Powers, Henry C. ....	South Norridgewock
Howard, G. E. ....	Dover	Harford, J. H. ....	South Portland
Grant, Geo. H. ....	Ellsworth	Howard, A. E. & Son. ....	Waldoboro
Voter, F. E. ....	Farmington	Woodward, Henry. ....	Winthrop
Lewis, A. F. ....	Fryeburg	Gurney, E. P. ....	Yarmouth
Millett, H. R. ....	Gorham		

## TRADERS AND MECHANICS.

Macomber, Farr & Co. ....	Augusta	Grant, Geo. H. ....	Ellsworth
Bright, J. M. ....	Bangor	McLeary, F. E. ....	Farmington
Davenport, G. P. ....	Bath	Jackson, F. H. ....	Foxcroft
Pattee, James. ....	Belfast	Lewis, A. F. ....	Fryeburg
Leighton, E. A. ....	Berwick	Straw & Martin. ....	Gullford
Garey, Otis. ....	Bliddeford	Perry, W. H. ....	Hallowell
Matthews, B. C. ....	Boothbay Harbor	Kelly, W. J. ....	Kittery
Riley, T. H. ....	Brunswick	Haskell, G. B. ....	Lewiston
Prince, C. H. ....	Buckfield	Webster, J. H. ....	Portland
McAllister, Guy W. ....	Bucksport	Carter, G. A. & Co. ....	Saco
Fowler & Gardner. ....	Calais	Nowell, C. H. ....	Sanford
Talbot, G. H. ....	Camden	Jones, C. F. ....	Skowhegan
Hodge, Fred E. ....	Cumberland Mills	Creamer, W. B. ....	Waldoboro
Waldron, L. B. ....	Dexter	Mathews, C. K. ....	Waterville
Nutt, N. B. ....	Eastport		

## COMPANIES OF FOREIGN COUNTRIES.

## BRITISH AMERICA.

Hunton, F. W. ....	Auburn	Michaud, J. W. ....	Brunswick
Chick, C. B. ....	Augusta	Maxcy, J. & Sons. ....	Gardiner
Curran, W. F. ....	Bangor	Sparrow, Warren & Co. ....	Portland
Clark, G. H. ....	Bath	Sprague, Edwin. ....	Rockland
Field, Charles H. ....	Belfast	Carter, G. A. & Co. ....	Saco
Field & West. ....	Belfast	Mathews, C. K. ....	Waterville
Buck, S. N. ....	Bethel		

## CALEDONIAN.

Jordan, Nathaniel I. ....	Auburn	Bailey, Augustus. ....	Gardiner
Chick, C. B. ....	Augusta	Straw & Martin. ....	Gullford
McClure, J. W. ....	Bangor	Donnell, W. C. ....	Houlton
Crosby, E. S. ....	Bath	Fuller, B. B. ....	Lewiston
Pattee, James. ....	Belfast	Corey, John L. ....	Portland
Leighton, E. A. ....	Berwick	Sparrow, William & Co. ....	Portland
Goodwin, H. H. ....	Bliddeford	Perry, Arthur C. ....	Presque Isle
Fowler & Gardner. ....	Calais	Spaulding & Stuart. ....	Richmond
Talbot, George H. ....	Camden	Shaw, F. M. ....	Rockland
Bradford, M. E. ....	Deering	Nowell, Charles H. ....	Sanford
Leavitt, S. D. ....	Eastport	Jones, Charles F. ....	Skowhegan
Grant, George H. ....	Ellsworth	Wheeler, W. J. ....	South Paris
Perry, Henry O. ....	Fort Fairfield	Thayer & Drew. ....	Waterville
Jackson, Freeman H. ....	Foxcroft	Burns & Hawes. ....	Westbrook

COMMERCIAL UNION.

Macomber, Farr & Co. .... Augusta  
 Blake, Barrows & Brown. .... Bangor  
 Clark, G. H. .... Bath  
 Shaw & Palmer. .... Bath  
 Leighton, E. A. .... Berwick  
 Packard, F. A. .... Camden  
 Waldron, L. B. .... Dexter  
 Tapley, O. W. .... Ellsworth  
 Voter, F. E. .... Farmington

Maxcy, J. & Sons .... Gardiner  
 Jones, C. F. .... Hartland  
 Little, H. C. & Son .... Lewiston  
 White, A. .... Orono  
 Harmon, Herbert A. .... Portland  
 Rollins & Adams. .... Portland  
 Cochran, Baker & Cross. .... Rockland  
 Nowell, Charles H. .... Sanford  
 Boothby, L. T. & Son. .... Waterville

HAMBURG-BREMEN.

Verrill & Hutchinson. .... Auburn  
 Noble, F. T. .... Augusta  
 Curran, W. F. .... Bangor  
 Small, F. A. .... Bath  
 Field, Chas. H. .... Belfast  
 Field & West. .... Belfast  
 Pattee, James. .... Belfast  
 Goodwin, H. H. .... Biddeford  
 Hanson & St. Clair. .... Calais  
 Leavitt, S. D. .... Eastport

Hume, Charles W. .... Eastport  
 Tapley, Omar W. .... Ellsworth  
 Jordan, Augustus H. .... Gardiner  
 Gentle & Ludwig. .... Houlton  
 Lydston, C. L. .... Lewiston  
 Morse and Gupill. .... Portland  
 Cochran, Baker & Cross. .... Rockland  
 Philbrick, S. W. & F. E. .... Skowhegan  
 Reynolds, J. D. & Co. .... Waterville  
 Foster, D. P. .... Waterville

IMPERIAL.

Miller & Owen. .... Auburn  
 Macomber, Farr & Co. .... Augusta  
 Pearl, Charles S. .... Bangor  
 Pearl & Dennett. .... Bangor  
 Crosby, E. S. .... Bath  
 Field, C. H. .... Belfast  
 Leighton, E. A. .... Berwick  
 Gove, E. H. .... Biddeford  
 Nelson, Frank. .... Calais  
 Burrill, C. C. & Son. .... Ellsworth

Voter, F. E. .... Farmington  
 Maxcy, J. & Son. .... Gardiner  
 Bucknam, J. A. & Co. .... Mechanic Falls  
 Rollins & Adams. .... Portland  
 Anderson, Adams & Co. .... Portland  
 Cochran, Baker & Cross. .... Rockland  
 Emery, S. B. & Co. .... Sanford  
 Griffin, John C. .... Skowhegan  
 Boothby, L. T. & Son. .... Waterville  
 Patterson, Seth. .... Wiscasset

LANCASHIRE.

Miller & Owen. .... Auburn  
 Macomber, Farr & Co. .... Augusta  
 Blake, Barrows & Brown. .... Bangor  
 Lynam, F. C. & Co. .... Bar Harbor  
 Clark, Geo. H. .... Bath  
 Lee, Joseph A. & Son. .... Bath  
 Field, C. H. .... Belfast  
 Field & West. .... Belfast  
 Stone & Woodman. .... Biddeford  
 Doolittle, James L. .... Brunswick  
 Talbot, G. H. .... Camden  
 Howari, Geo. E. .... Dover  
 Grant & Cushman. .... Ellsworth  
 Currier, G. M. .... Farmington  
 Perry, H. O. .... Fort Fairfield

Grant, F. M. .... Freeport  
 Marr, C. H. .... Gardiner  
 Donnell, W. C. .... Houlton  
 Cole, C. H. .... Kennebunk  
 Conant, F. A. .... Lewiston  
 Parks Bros. .... Pittsfield  
 Dow & Pinkham. .... Portland  
 Perry, Arthur C. .... Presque Isle  
 Hall, W. T. .... Richmond  
 Bird & Barney. .... Rockland  
 Nowell, C. H. .... Sanford  
 Jones, C. F. .... Skowhegan  
 Wheeler, W. J. .... South Paris  
 Mathews, C. K. .... Waterville

LION FIRE.

Little, W. F. .... Portland

LIVERPOOL AND LONDON AND GLOBE.

Macomber, Farr & Co. .... Augusta  
 Blake, Barrows & Brown. .... Bangor  
 Drake, James B. .... Bath  
 Pattee, James. .... Belfast  
 Stone & Woodman. .... Biddeford  
 Pennell, W. M. .... Brunswick  
 Talbot, Geo. H. .... Camden  
 Lambert, Wallace R. .... Caribou  
 Burrill, C. C. & Son. .... Ellsworth  
 Voter, F. E. .... Farmington  
 Houghton, Edward L. .... Fort Fairfield  
 Bailey, Augustus & Co. .... Gardiner  
 Straw, D. R. .... Gullford

Donnell, W. C. .... Houlton  
 Little, H. C. & Son. .... Lewiston  
 Howe, Freeland. .... Norway  
 Chase, Frederick G. .... North Berwick  
 Dow & Pinkham. .... Portland  
 Parks Bros. .... Pittsfield  
 Perry, A. C. .... Presque Isle  
 Cochran, Baker & Cross. .... Rockland  
 Nowell, Charles H. .... Sanford  
 Jones, C. F. .... Skowhegan  
 Howard, A. E. & Son. .... Waldoboro  
 Mathews, C. K. .... Waterville  
 Taylor, R. H. T. .... Wiscasset



## LONDON ASSURANCE.

Miller & Owen .....	Auburn	Loring, Prentiss & Son .....	Portland
Huntington, A. M. ....	Augusta	Cochran, Baker & Cross .....	Rockland
Pearl, Charles S. ....	Bangor	Carter, G. A. & Co. ....	Saco
Lynam, F. C. & Co. ....	Bar Harbor	Reynolds, J. D. & Co. ....	Waterville
Crosby, E. J. ....	Bath	Foster, Dana P. ....	Waterville

## LONDON AND LANCASHIRE.

Verrill & Hutchinson .....	Auburn	Biggar, A. S. ....	Kennebunk
Macomber, Farr & Co. ....	Augusta	Kelly, W. J. ....	Kittery
Blake, Barrows & Brown .....	Bangor	Conant, F. A. ....	Lewiston
Rogers, Oscar C. ....	Bath	Anderson, Adams & Co. ....	Portland
Leighton, E. A. ....	Berwick	Palmer, Anderson & Co. ....	Portland
Garey, Otis T. ....	Biddeford	Cochran, Baker & Cross .....	Rockland
Voter, F. E. ....	Farmington	Emery, F. M. ....	Sanford
Neal, W. B. ....	Gardiner	Mathews, C. K. ....	Waterville
Bailey, Augustus & Co. ....	Gardiner		

## MANCHESTER.

Downing, C. S. ....	Augusta	Garey, Otis T. ....	Biddeford
Fogler, P. M. ....	Augusta	Atkins, Frank. ....	Hallowell
Boyd, J. H. & Co. ....	Bangor	Durocher, Hector .....	Lewiston
Campbell, William R. ....	Bath	Harmon, H. A. ....	Portland
Field & West. ....	Belfast	Corey, John L. ....	Portland
Leighton, E. A. ....	Berwick	Thayer & Drew .....	Waterville

## NORTHERN ASSURANCE.

Verrill & Hutchinson .....	Auburn	Gentle & Ludwig. ....	Houlton
Chick, C. B. ....	Augusta	Morrill, Chas. H. ....	Newport
Pearl, C. S. ....	Bangor	Howe, Freeland. ....	Norway
Pearl & Dennett .....	Bangor	Smith, W. G. ....	Old Orchard
Lynam, F. C. & Co. ....	Bar Harbor	Parks Bros. ....	Pittsfield
Drake, James B. ....	Bath	Dow & Pinkham .....	Portland
Buck, S. N. ....	Bethel	Palmer, Anderson & Co. ....	Portland
Riley, T. H. ....	Brunswick	Anderson, Adams & Co. ....	Portland
Packard, F. A. ....	Camden	Hall, W. T. ....	Richmond
Grant, Geo. H. ....	Ellsworth	Cochran, Baker & Cross .....	Rockland
Voter, F. E. ....	Farmington	Carter, G. A. & Co. ....	Saco
Maxey's Sons, Josiah. ....	Gardiner	Griffin, J. C. ....	Skowhegan
Atkins, Frank. ....	Hallowell	Boothby, L. T. & Son. ....	Waterville

## NORTH BRITISH AND MERCANTILE.

Came, Samuel M. ....	Alfred	Kendall, John C. ....	Freeport
Miller & Owen. ....	Auburn	Lewis, A. F. ....	Fryeburg
Macomber, Farr & Co. ....	Augusta	Bailey, Augustus .....	Gardiner
Blake, Barrows & Brown .....	Bangor	Gentle & Ludwig. ....	Houlton
Humphreys, D. M. ....	Bath	Cole, Charles H. ....	Kennebunk
Stone & Woodman. ....	Biddeford	Bucknam, J. A. & Co. ....	Mechanic Falls
Hall, Melville C. ....	Brunswick	Chapman, Augustus .....	Portland
Carr, W. P. ....	Bowdoinham	Fox, Francis A. ....	Porter
Wight & Libby. ....	Bridgton	Hall, W. T. ....	Richmond
Palmer, Edwin A. ....	Buxton	Birl & Barney. ....	Rockland
Simonton, T. R. ....	Camden	Emery, F. M. ....	Sanford
Downs & Curran .....	Calais	Jones, C. F. ....	Skowhegan
Perkins, Walter P. ....	Cornish	Wheeler, W. J. ....	South Paris
Pierce, Arthur W. ....	Deering	Mathews, C. K. ....	Waterville
Howard, G. E. ....	Dover	Gurney, E. F. ....	Yarmouth
Grant, G. H. ....	Ellsworth		

## NORWICH UNION.

Miller & Owen. ....	Auburn	Biggar, Andrew S. ....	Kennebunk
Fogler, P. M. ....	Augusta	Conant, F. A. ....	Lewiston
Blake, Barrows & Brown .....	Bangor	Gordon, G. A. ....	Livermore Falls
Lynam, F. C. & Co. ....	Bar Harbor	Parks Bros. ....	Pittsfield
Rogers, Oscar C. ....	Bath	Loring, Prentiss & Son .....	Portland
Stone & Woodman. ....	Biddeford	Simonton, Theo. E. ....	Portland
Packard, F. A. ....	Camden	Jordan, Herbert R. ....	Rockland
Gilman, A. W. & Co. ....	Foxcroft	Dinsmore & Bickford. ....	Saco
Tapley, O. W. ....	Ellsworth	Wheeler, W. J. ....	South Paris
Marr, C. H. ....	Gardiner	Mathews, C. K. ....	Waterville

PALATINE.

Noble, Frank T .....	Augusta	Chase, Frederick G .....	North Berwick
Curran, W. F .....	Bangor	Rollins & Adams .....	Portland
Biggar, A. S .....	Kennebunk	Anderson, Adams & Co .....	Portland
Kelley, W. J .....	Kittery	Griffin, John C .....	Skowhegan
Auger & Becharl .....	Lewiston		

PHENIX ASSURANCE.

Miller & Owen .....	Auburn	Maxcy, Josiah & Sons .....	Gardiner
Boothby, William G .....	Augusta	Gentle & Ludwig .....	Houlton
Howard, D. M. & Son. ....	Bangor	Smith, Wesley G .....	Old Orchard
Baker, Ernest G .....	Bangor	Dow & Pinkham .....	Portland
Drake, James B .....	Bath	Perry, Arthur C .....	Presque Isle
Downes & Curran .....	Calais	Bird & Barney .....	Rockland
Leavitt, S. D .....	Eastport	Carter, George A. & Co .....	Saco
Staples, Thomas F .....	Elliot	Philbrick, S. W. & F. R .....	Skowhegan
Grant, G. H .....	Ellsworth	Nowell, C. H .....	Sanford
Perry, H. O .....	Fort Fairfield	Wheeler, William J .....	South Paris

ROYAL.

Macomber, Farr & Co .....	Augusta	Gentle & Ludwig .....	Houlton
Blake, Barrows & Brown .....	Bangor	Kelly, W. J .....	Kittery
Drake, James B .....	Bath	Little, H. C. & Son .....	Lewiston
Field, C. H .....	Belfast	Longfellow, P. H .....	Machias
West, Walter H .....	Belfast	Rollins & Adams .....	Portland
Riley, T. H .....	Brunswick	Anderson, Adams & Co .....	Portland
Downs & Curran .....	Calais	Cochran, Baker & Cross .....	Rockland
Downs, George .....	Calais	Hobbs, Charles C .....	South Berwick
Adams, Charles C .....	Deering	Thayer & Drew .....	Waterville
Leavitt, S. D .....	Eastport	Boothby, L. T. & Son .....	Waterville
Bailey, Augustus .....	Gardiner	Phinney, E. B .....	Westbrook

SCOTTISH UNION.

Fogler, P. M .....	Augusta	Rollins & Adams .....	Portland
Tyler, Fogg & Co .....	Bangor	Bird & Barney .....	Rockland
Field, C. H .....	Belfast	Griffin, J. C .....	Skowhegan
Conant, F. A .....	Lewiston	Boothby, L. T. & Son .....	Waterville
Anderson, Adams & Co .....	Portland		

SUN INSURANCE OFFICE.

Chase, M. V. B .....	Augusta	Tarbox, W. R .....	Fryeburg
Fogler, P. M .....	Augusta	Auger & Becharl .....	Lewiston
Tyler, Fogg & Co .....	Bangor	Howe, Freeland .....	Norway
Clark, G. H .....	Bath	Loring, Prentiss & Son .....	Portland
Fattee, James .....	Belfast	Hall, W. T. .....	Richmond
Stone & Woodman .....	Bliddeford	Ersikine, A. J. & Son .....	Rockland
Bowker, G. E .....	Brunswick	Carter, G. A. & Co .....	Saco
Fowler & Gardner .....	Calais	Mathews, C. K .....	Waterville
Maxcy, Josiah & Son .....	Gardiner	Thayer & Drew .....	Waterville
Hume, C. W .....	Eastport		

UNION ASSURANCE.

Blake, Barrows & Brown .....	Bangor	Griffin, John C ..	Skowhegan
Rollins & Adams .....	Portland	Wheeler, Wm. J ..	South Paris

## UNION MARINE.

Aaron, Augustus H.....	Alfred Wood, Edwin C.....	Benson, Chas. C.....	Lewiston
Walker, E. H.....	Auburn	Hanson, Henry H.....	Lewiston
Reed, Louis W.....	Augusta	Sawyer, Chas. E.....	Livermore Falls
Benson, Albert W.....	Bangor	Metcalf, Edwin F.....	New Castle
Drew, Dennis L.....	Bangor	Mitchell, Wm. H.....	Newport Junction
Stiles, Nathan.....	Bar Harbor	Chase, Frederick G.....	North Berwick
Crowley, Frank E.....	Bath	Haggarty, Thomas F.....	Old Town
Crane, Geo. D.....	Belfast	Burrill, Horace A.....	Oakland
Allen, Frederick E.....	Bucksport	Ordway, Hiram E.....	Pittsfield
Richardson, Franklin E.....	Biddeford	Collins, Fred H.....	Portland
Brown, Nathaniel G.....	Biddeford	Thompson, Geo. H.....	Portland
Dunnell, Samuel L.....	Brunswick	Waldron, Chas. P.....	Portland
Abbott, John B.....	Buxton Center	Buzzell, Abner S.....	Rockland
Parker, Myron A.....	Center Waterboro	Adams, Henry H.....	Richmond
Mahoney, J. F.....	Cumberland Mills	Allen, Frank B.....	Saco River
Hall, Joseph R.....	Cumberland Mills	Eaton, Benj. F.....	Skowhegan
Flynt, W. W.....	Dexter	Chase, Herbert G.....	South Waterboro
Greene, Chas. F.....	Dover	Carleton, Harvey P.....	South Berwick
Emery, Geo. D.....	Ellsworth	Adams, Chas. E.....	Springvale
Jennings, Elmer E.....	East Lebanon	McCurdy, Arthur W.....	Thomaston
Sawtelle, Frank.....	Farmington	Whelpley, Arthur L.....	Vanceboro
Bates, Henry N.....	Fryeburg	Bodge, William F.....	Waterville
Haynes, Cornelius.....	Gardiner	Dodge, Thaddeus L.....	Westbrook
Douglass, Elmer C.....	Gorham	Peabody, B. C.....	Westbrook Junction
Burnham, Aaron B.....	Hallowell	Snell, John E.....	Winthrop
	Hollis Center		

## WESTERN ASSURANCE.

Huntoon, F. W.....	Auburn	Tapley, O. W.....	Ellsworth
Noble, F. T.....	Augusta	Alford, E. R.....	Old Town
Tyler, Fogg & Co.....	Bangor	Little, W. F.....	Portland
Lynam, F. C. & Co.....	Bar Harbor	Bird & Barney.....	Rockland
Clark, G. H.....	Bath	Carter, G. A. & Co.....	Saco
Field, C. P.....	Belfast	Boothby, L. T. & Son.....	Waterville
Field & West.....	Belfast	Tolman, J. H.....	Westbrook
Buck, S. N.....	Bethel		

## INDEX TO PART I.

### Fire and Marine Insurance.

#### STATISTICAL TABLES.

	PAGE
Table No. 1. Maine Business of Foreign Fire Companies, 1868 to 1895. ....	1
2. Capital, Assets, Liabilities and Surplus December 31, 1895.....	2
3. Income, Expenditures, Premiums and Losses during 1895.....	5
4. Assets December 31, 1895.....	8
5. Liabilities December 31, 1895 .....	11
6. Income during 1895 .....	14
7. Expenditures during 1895.....	17
8. Risks and Premiums .....	20
9. Maine Business—Stock Fire and Marine Companies. ....	23
10. Maine Mutual Fire Insurance Companies.....	26
11. Maine Mutual Fire Insurance Companies—Income and Expenditures . . . . .	28
12. Special Insurance Brokers.....	30
13. Record of Fires in Maine .....	31
14. Cause of Fires in Maine .....	35

#### COMPANY ABSTRACTS.

##### MAINE STOCK COMPANIES.

Merchants' Insurance Company.....	39
Union Insurance Company.....	41

##### STOCK COMPANIES OF OTHER STATES.

Ætna Insurance Company, Conn .....	45
American Insurance Company, Mass .....	47
American Insurance Company, N. J.....	48
American Fire Insurance Company, Pa .....	50
American Central Insurance Company, Mo .....	51
Armenia Insurance Company, Pa.....	53
Boston Marine Insurance Company, Mass.....	54
Buffalo German Insurance Company, N. Y .....	56
Capital Fire Insurance Company, N. H.....	57
Commerce Insurance Company, N. Y. ....	59
Commercial Union Fire Insurance Company, N. Y.....	60

	PAGE
Connecticut Fire Insurance Company, Conn.....	61
Continental Insurance Company, N. Y.....	63
Delaware Insurance Company, Pa.....	64
Equitable Fire and Marine Insurance Company, R. I.....	66
Fire Association, Pa.....	67
Fireman's Fund Insurance Company, Cal.....	69
Franklin Fire Insurance Company, Pa.....	70
German American Insurance Company, N. Y.....	73
Germania Fire Insurance Company, N. Y.....	73
Granite State Fire Insurance Company, N. H.....	75
Greenwich Insurance Company, N. Y.....	76
Hanover Fire Insurance Company, N. Y.....	78
Hartford Fire Insurance Company, Conn.....	79
Home Insurance Company, N. Y.....	81
Insurance Company of North America, Pa.....	83
Insurance Company of the State of Pennsylvania, Pa.....	85
Mercantile Fire and Marine Insurance Company, Mass.....	86
Merchants' Insurance Company, N. J.....	88
Merchants' Insurance Company, R. I.....	89
Mutual Fire Insurance Company, N. Y.....	91
National Fire Insurance Company, Conn.....	92
New Hampshire Fire Insurance Company, N. H.....	94
Niagara Fire Insurance Company, N. Y.....	95
Norwalk Fire Insurance Company, Conn.....	97
Orient Insurance Company, Conn.....	98
Pacific Fire Insurance Company, N. Y.....	100
Pennsylvania Fire Insurance Company, Pa.....	101
Phenix Insurance Company, N. Y.....	103
Phoenix Insurance Company, Conn.....	104
Providence Washington Insurance Company, R. I.....	106
Queen Insurance Company of America, N. Y.....	107
Reading Fire Insurance Company, Pa.....	109
Rochester German Insurance Company, N. Y.....	110
Security Insurance Company, Conn.....	113
Springfield Fire and Marine Insurance Company, Mass.....	113
St. Paul Fire and Marine Insurance Company, Minn.....	115
Union Insurance Company, Pa.....	116
United Firemen's Insurance Company, Pa.....	118
United States Fire Insurance Company, N. Y.....	119
Westchester Fire Insurance Company, N. Y.....	121
Williamsburg City Fire Insurance Company, N. Y.....	122

#### MUTUAL COMPANIES OF OTHER STATES.

Holyoke Mutual Fire Insurance Company, Mass.....	127
Quincy Mutual Fire Insurance Company, Mass.....	128
Traders' and Mechanics' Mutual Fire Insurance Company, Mass.....	130

#### COMPANIES OF FOREIGN COUNTRIES.

British America Assurance Company, Canada.....	135
Caledonian Insurance Company, Scotland.....	136
Commercial Union Assurance Company, England.....	138
Hamburg-Bremen Fire Insurance Company, Germany.....	139
Imperial Fire Insurance Company, England.....	141
Lancashire Insurance Company, England.....	142
Lion Fire Insurance Company, England.....	144
Liverpool and London and Globe Insurance Company, England.....	145
London and Lancashire Fire Insurance Company, England.....	148

	PAGE
London Assurance Corporation, England.....	147
Manchester Fire Assurance Company, England. ....	150
Northern Assurance Company, England.....	151
North British and Mercantile Insurance Company, Great Britian .....	153
Norwich Union Fire Insurance Society, England.....	154
Palatine Insurance Company, England.....	156
Phoenix Assurance Company, England ...	157
Royal Insurance Company, England.....	159
Scottish Union and National Insurance Company, Scotland.....	160
Sun Fire Insurance Company, England .....	162
Union Assurance Society, England.....	163
Union Marine Insurance Company, England.....	164
Western Assurance Company, Canada.....	166

## MAINE MUTUAL FIRE INSURANCE COMPANIES.

Boothbay Mutual Fire Insurance Company .....	171
Brunswick Farmers' Mutual Fire Insurance Company. ....	172
Casco Mutual Fire Insurance Company. ...	173
Citizens' Mutual Fire Insurance Company .....	174
Cumberland Mutual Fire Insurance Company.....	175
Danville Mutual Fire Insurance Company.....	176
Dresden Mutual Fire Insurance Company.....	177
Edgecomb Mutual Fire Insurance Company .....	178
Elliot and Kittery Mutual Fire Insurance Company ....	179
Falmouth Mutual Fire Insurance Company.....	180
Farmington Mutual Fire Insurance Company .....	181
Fayette Mutual Fire Insurance Company.....	182
Freeport and Yarmouth Mutual Fire Insurance Company.....	183
Fryeburg Mutual Fire Insurance Company... ..	184
Gardiner and Richmond Mutual Fire Insurance Company .....	185
Gorham Farmers' Mutual Fire Insurance Company.....	186
Hampden Mutual Fire Insurance Company. ....	187
Harrison Mutual Fire Insurance Company .....	188
Harpwell Mutual Fire Insurance Company .....	189
Jay Mutual Fire Insurance Company .....	190
Jefferson Mutual Fire Insurance Company... ..	191
Kennebunk Mutual Fire Insurance Company.....	192
Litchfield Mutual Fire Insurance Company.....	193
Lovell Mutual Fire Insurance Company.....	194
Maine Mutual Fire Insurance Company .....	195
Medomak Mutual Fire Insurance Company.....	196
New Portland Mutual Fire Insurance Company. ....	197
North Yarmouth Mutual Fire Insurance Company... ..	198
Oxford County Mutual Fire Insurance Company.....	199
Patrons' Androscoggin Mutual Fire Insurance Company.. ..	200
Pittston and Whitefield Mutual Fire Insurance Company .....	201
Saco Mutual Fire Insurance Company.....	202
State Mutual Fire Insurance Company.....	203
Swan's Island Mutual Fire Insurance Company .....	204
Union Farmers' Mutual Fire Insurance Company.....	205
Warren Farmers' Mutual Fire Insurance Company.....	206
Wells Mutual Fire Insurance Company.....	208
West Bangor and Hermon Mutual Fire Insurance Company.....	209
West Gardiner Mutual Fire Insurance Company.....	207
Wilton Mutual Fire Insurance Company .....	210
Windham Mutual Fire Insurance Company.....	211
Woolwich Mutual Fire Insurance Company. ....	212
York County Mutual Fire Insurance Company ..	213



Twenty-Eighth Annual Report

OF THE

**INSURANCE COMMISSIONER**

OF THE



**STATE OF MAINE**

---

**PART II.**

**Life and Miscellaneous Insurance.**

---

**AUGUSTA:**  
**BURLEIGH & FLYNT, PRINTERS TO THE STATE**  
**1896.**





# Twenty-Eighth Annual Report

OF THE

## INSURANCE COMMISSIONER

OF THE



## STATE OF MAINE

---

### PART II.

Life and Miscellaneous Insurance.

---

AUGUSTA:  
BURLEIGH & FLYNT, PRINTERS TO THE STATE  
1896.



TWENTY-EIGHTH ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONER.

---

PART SECOND.

Life and Miscellaneous Insurance and Fraternal Beneficiary  
Business.

---

*To the Honorable Governor and Council:*

I submit Part Second of the Twenty-eighth Annual Report of this department, which relates to life and miscellaneous insurance business.

It also contains abstracts of annual statements of the fraternal beneficiary associations or societies authorized to do business in Maine, with a table showing the business transacted by such societies in this State.

The following tables show the companies—other than fire and marine—authorized to do business in Maine, at the date of this report, viz. :

756381

## LIFE AND CASUALTY COMPANIES.

### MAINE LIFE INSURANCE COMPANY.

Name of Company.	Location.	Name of Company.	Location.
Union Mutual .....	Portland		

### LIFE INSURANCE COMPANIES OF OTHER STATES.

Etna ... ..	Hartford, Conn	New England Mutual.....	Boston, Mass
Connecticut Mutual ....	Hartford, Conn	New York....	New York City
Equitable... ..	New York City	Northwestern Mutual, Milwaukee, Wis	
Home Life... ..	Brooklyn, N. Y	Penn Mutual.....	Philadelphia, Pa
Kansas Mutual Life ...	Topeka, Kansas	Phoenix Mutual.....	Hartford, Conn
Life Insurance Clearing Company,		Provident Life & Trust,	
St. Paul, Minn		Philadelphia, Pa	
Manhattan.....	New York City	Provident Savings ....	New York City
Massachusetts Mutual,		State Mutual .....	Worcester, Mass
Springfield, Mass		Travelers' .....	Hartford, Conn
Metropolitan.....	New York City	Union Central.....	Cincinnati, O
Mutual.....	New York City	United States.....	New York City
Mutual Benefit .....	Newark, N. J	Washington. ....	New York City
National .....	Montpelier, Vt		

### GUARANTEE AND CASUALTY COMPANIES.

Etna . . . . .	Hartford, Conn	Lloyd's Plate Glass ...	New York, N. Y
American Surety Co ...	New York City	London Guarantee and Accident Co.,	
City Trust, Safe Deposit and Surety		London, Eng	
Co. ....	Philadelphia, Pa	Metropolitan Plate Glass ....	N. Y. City
Employers' Liability.....	London, Eng	New Jersey Plate Glass.....	Newark, N. J
Fidelity & Casualty.....	New York City	New York Plate Glass ..	New York City
Fidelity & Deposit Co.....	Baltimore, Md	Preferred Accident.....	New York City
Guarantee Co. of North America		Safety Casualty Co.....	Old Town, Me
Montreal, Can		Standard L. & A.....	Detroit, Mich
Guarantor's Liability Indemnity		Travelers' .....	Hartford, Conn
Co. ....	Philadelphia, Pa	Union Casualty & Surety Co	
Hartford Steam Boiler, Hartford, Conn		St. Louis, Mo	
Lawyer's Surety Co.....	New York City	United States Casualty Co.,	New York City

### MAINE ASSESSMENT COMPANIES.

Garfield Mutual Life Insurance		Washington Casualty Insurance	
Company .. .	Lewiston	Company .....	Portland
Maine Benefit Association. ....	Auburn		

### ASSESSMENT COMPANIES OF OTHER STATES.

Atlas Accident Insurance		Massachusetts Mutual Accident	
Company .....	Boston, Mass	Association .....	Boston, Mass
Bay State Beneficiary		Mercantile Mutual Accident	
Association .....	Boston, Mass	Association .....	Boston, Mass
Equitable Accident Association,		Mutual Reserve Fund Life	
Boston, Mass		Association.....	New York City
Fidelity Mutual Life Association,		New England Live Stock Insurance	
Philadelphia, Pa		Company .....	Boston, Mass
Guaranty Fund Life Association,		New England Mutual Accident	
Council Bluffs, Ia		Association .....	Boston, Mass
Hartford Life and Annuity		Northwestern Masonic Aid	
Insurance Company.....	Hartford, Conn	Association.....	Chicago, Ill
Massachusetts Benefit Life		Security Mutual Life Association,	
Association .....	Boston, Mass	Binghamton, N. Y	
Massachusetts Masonic Life			
Association.....	Springfield, Mass		

## FRATERNAL BENEFICIARY ORGANIZATIONS.

## MAINE COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Ancient Order of Hibernians, Board of Erin, (First Div.)..	Portland	Odd Fellows' Graded Mutual Relief Association .....	Norway
Ancient Order of Hibernians (First & Second Divisions)...	Portland	Odd Fellows' Mutual Relief Association. ....	Portland
Casco Bay Commandery.....	Portland	Odd Fellows' Mutual Relief Association .....	Westbrook
Citizens' Mutual Relief Society, Portland	Portland	Patrons' Mutual Aid Society of Maine .....	Auburn
Good Templars' Relief Asso- ciation .....	Portland	Portland Lodge, No. 142, N. E. Order of Protection.....	Portland
L'Union St. Joseph.....	Waterville	Portland Temperance Reform Club.....	Portland
Maine Central Railroad Relief Association .....	Portland	Societie De Bienfaisance St. Jean Baptist .....	Waterville
Maine State Relief Association, Portland	Portland	Union Lafayette.....	Waterville
Northeastern Masonic Relief Association .....	Augusta	York County Odd Fellows' Mutual Relief Association..	Biddeford
Odd Fellows' Benefit Associa- tion .....	Portland		

## COMPANIES OF OTHER STATES.

American Benefit Society, Boston, Mass	Northern Mutual Relief Asso- ciation .....	Boston, Mass
American Legion of Honor, Boston, Mass	Odd Fellows' Accident Com- pany .....	Boston, Mass
Ancient Order of United Work- men.....	Order of United Friends, Poughkeepsie, N. Y	
Foresters of America.....	Red Men's Fraternal Accident Assn. of America .....	Westfield, Mass
Fraternal Accident Associa- tion.....	Royal Arcanum. ....	Boston, Mass
Home Circle.. ..	Royal Conclave of Knights and Ladies .....	Boston, Mass
Independent Order of Fores- ters.....	Royal Society of Good Fellows, Boston, Mass	
Knights of Columbus...New Haven, Ct	Royal Templars of Temper- ance .....	Buffalo, N. Y
Knights of the Maccabees, Port Huron, Mich	United Fellowship.....	Boston, Mass
Knights of Honor.....	United Order of Pilgrim Fathers. ....	Lawrence, Mass
Knights of Pythias of the World, Chicago, Ill	United Order of the Golden Cross .....	Knoxville, Tenn
Masonic National Health and Accident Association ..	Workmen's Benefit Associa- tion .....	Boston, Mass
Masons' Fraternal Accident Assn. of America ....		
New England Order of Protec- tion .....		

The following Table shows the Life and Casualty Insurance Business transacted in MAINE during the last five years.

LEVEL PREMIUM LIFE COMPANIES.

Year.	POLICIES ISSUED.		POLICIES IN FORCE AT THE END OF THE YEAR.		Premiums received.	Losses and claims paid.
	Number.	Amount.	Number.	Amount.		
1891.....	4,005	\$6,177,591 10	19,928	\$31,726,436 95	\$1,160,207 86	\$504,958 64
1892.....	13,640	7,680,114 39	40,771	36,676,206 12	1,320,106 40	694,713 57
1893.....	20,272	22,585,403 45	43,668	41,154,973 23	1,392,565 31	970,350 44
1894.....	22,908	10,259,798 50	48,847	43,887,685 86	1,544,624 55	686,199 64
1895.....	14,106	9,240,457 91	48,510	46,420,500 56	1,638,326 86	969,651 41

STOCK CASUALTY COMPANIES.

1891.....	-	\$12,072,763 24	-	-	\$76,750 03	\$36,576 39
1892.....	-	15,191,277 17	-	-	85,594 45	64,866 72
1893.....	-	13,628,824 45	-	-	83,814 15	25,280 17
1894.....	-	*	-	-	99,434 10	35,205 65
1895.....	-	21,755,398 90	-	-	110,208 80	30,024 07

ASSESSMENT COMPANIES.

1891.....	12,087	\$26,057,791 00	20,652	\$35,238,550 00	-	\$270,242 49
1892.....	13,573	25,080,006 00	22,744	57,634,469 00	-	387,182 41
1893.....	8,621	10,800,326 00	* 15,915	34,393,587 00	-	278,750 13
1894.....	7,655	12,622,405 00	14,408	31,360,582 00	-	255,129 40
1895.....	6,306	10,224,851 00	11,695	23,199,583 00	-	176,140 49

FRATERNAL BENEFICIARY ORGANIZATIONS.

1891.....	5,026	\$6,143,111 50	29,194	\$34,809,380 00	-	\$385,244 63
1892.....	4,235	7,726,185 00	29,420	38,658,303 00	-	388,681 67
1893.....	7,051	15,054,505 00	29,823	44,029,385 00	-	351,150 61
1894.....	5,830	11,747,120 00	31,148	46,737,450 00	-	363,811 15
1895.....	6,198	10,253,975 00	30,627	45,475,970 00	-	353,047 55

SUMMARY.

\* SHOWING THE TOTAL BUSINESS OF ALL THE ABOVE COMPANIES.

1891.....	21,118	\$50,451,256 84	69,774	\$121,774,366 95	\$1,236,957 89	\$1,197,022 15
1892.....	31,448	55,678,572 56	92,935	133,168,978 12	1,405,700 85	1,535,454 37
1893.....	35,944	62,079,058 90	89,406	119,577,945 23	1,476,379 46	1,625,540 65
1894.....	36,303	34,629,323 50	94,408	121,983,617 86	1,644,058 65	1,350,345 84
1895.....	26,610	51,474,677 81	90,832	115,096,063 56	1,748,535 68	1,528,863 52

\* Blanks furnished by National Convention of Insurance Commissioners, do not call for number and amount of "Policies issued" in *Maine*.

## TAXES AND FEES.

The taxes paid the State by insurance companies doing business in Maine for the years 1888-1895, and the fees for the several years, appear in the following table :

Year.	Fire Companies.	Life and Accident Companies.	Total Tax.	Fees.
1888.....	\$16,409 13	\$8,416 04	\$24,825 17	\$4,556
1889.....	16,010 20	8,480 97	24,511 17	5,742
1890.....	15,573 06	11,774 05	27,347 11	6,321
1891.....	14,904 02	17,070 80	31,974 82	9,276
1892.....	15,157 31	16,500 83	31,658 14	9,188
1893.....	16,499 88	12,623 72	29,123 60	9,244
1894.....	14,239 04	18,444 36	32,683 40	9,390
1895.....	17,476 06	18,694 82	36,170 88	10,285

Since the date of my last annual report the following companies have been admitted, viz. :

Name of Company.	Location.	Description.
Fidelity and Deposit Company.....	Baltimore, Md.....	Surety.
United States Casualty Company .....	New York, N. Y.....	Casualty.
*Equitable Accident Association .....	Boston, Mass.....	Casualty.
*Massachusetts Masonic Life Association..	Springfield, Mass,...	Life.
*Security Mutual Life Association .....	Binghamton, N. Y..	Life.

\* Assessment.

In 1894 the Kennebec Mutual Life Insurance Company, of Waterville, the Orient Mutual Life Insurance Company, of York, and the York Mutual Aid Association, of Biddeford, consolidated under the name of the Maine Mutual Life Insurance Company, of Biddeford, and transacted business under the charter of the York Mutual Aid. The new organization assumed the liabilities of each of the consolidated companies and these, with the abnormal death rate experienced by the new company for the first six months of 1895, rendered it impossible to collect sufficient assessments to pay its claims in full and the Commissioner applied to the Court for the appointment of a receiver to close the business of the corporation and distribute its assets. The members of the company were reinsured in the Bay State Beneficiary Association of Boston, and J. W. Wakefield, of Bath, appointed receiver.



The Provident Aid Society, of Portland, was incorporated by special act of the legislature in 1885 and for several years transacted a flourishing life insurance business on the assessment plan. The rates charged by the company, however, were insufficient to cover the "cost" of the protection furnished and the company found it necessary to make some radical change in its methods, or discontinue business; it chose the latter and transferred its membership to the Bay State Beneficiary Association, of Boston, and the Commissioner applied to the Court for the appointment of a receiver to close the affairs of the Society in accordance with the provisions of law. The assets were sufficient to pay all outstanding death claims accrued prior to the date of the transfer and leave a balance of several thousand dollars. Whether this fund belongs to the policy holders of the Provident Aid Society or to the re-insuring company involves a question that has been submitted to the law court of the State. Hon. J. E. Moore, of Thomaston, was appointed receiver.

The People's Insurance Company, of Portland, was incorporated under a special charter as the Golden Rule Relief Association, in 1887, and has experienced peculiar vicissitudes; it transacted assessment accident insurance until 1889 when it discontinued business, having settled all its claims and leaving a cash balance of \$343.75 in the State Treasury. The company transacted no further business until the early part of 1893, when it was reorganized; a new board of officers and directors were elected and the name of the company changed to the Lewiston Accident Company, and the principal office transferred from Portland to Lewiston. In 1894 the office was again changed from Lewiston to Portland and the company christened the People's Insurance Company, and its management again changed hands. Having discontinued business in 1895, upon petition of the Insurance Commissioner, the Court appointed John C. Cobb, of Portland, as receiver to distribute its assets and wind up its affairs. There was a balance of \$400.00 in the State Treasury at the date of its last annual report to this Department.

The Masons' Mutual Relief Association of Mechanic Falls has reinsured its members in the Massachusetts Masonic Life Association, of Springfield, and discontinued business. June 30th, last, the association had only 341 members and several thousand dollars of unpaid claims.

The United States Masonic Benevolent Association, of Council Bluffs, Iowa, and the Covenant Mutual Benefit Association, of Galesburg, Ill.,—two assessment companies that have been transacting business in Maine for several years,—withdrew from the State during the latter part of 1895.

The American Masonic Accident Association, of Minneapolis, Minn., which transacted a casualty business in Maine on the fraternal plan, also withdrew during the year. The American Mutual Relief Association and the Northern Legion, both of Boston, no longer have an existence, the former having surrendered its charter, and the latter has discontinued business and disbanded.

The Masonic Equitable Accident Association, of Boston, and the Odd Fellows' Mutual Aid and Accident Association, of Piqua, Ohio, changed from the fraternal to the assessment plan during the year and are now without authority to transact business in Maine.

#### EXAMINATIONS.

In October this department joined the departments of Massachusetts, Connecticut, Rhode Island, Vermont and Ohio, by invitation of the Commissioner of Massachusetts, in the examination of the Bay State Beneficiary Association and the Massachusetts Benefit Life Association—two assessment companies transacting business in Maine and I append herewith the reports of the Commissioners participating in the examination.

I have assurances that the financial condition of the Bay State has been materially improved since the date of the examination, by the increased assessments, made at the Commissioners' suggestion, and the reduction in losses and claims over the corresponding period for last year.

I expect to verify this report by personal examination at an early date.

# BAY STATE BENEFICIARY ASSOCIATION,

Boston, Mass.

## EXAMINATION OF OCTOBER, 1895.

Boston, October 31, 1895.

*To the Officers of the Bay State Beneficiary Association :*

In compliance with your letter of October 7, to the Insurance Department of Massachusetts, requesting an examination, to be participated in by such other New England departments as might be invited, the undersigned commenced and have now completed an examination of your company, the Department of Ohio acting on its own motion.

In addition to the Commissioners certifying hereto, we had the assistance of C. W. Fletcher, Deputy Commissioner, Maine; W. H. Brines, Assistant Commissioner, Rhode Island; H. M. Billings, Chief Clerk, Massachusetts; A. A. Wilson, Actuary, Connecticut; G. R. Hubbard, Accountant, Connecticut; H. C. Hedges, Accountant, Ohio.

The examination was made to include the transactions of the company down to October 15, and presents the following results :

The receipts from mortuary assessments, as shown by the cash book, during the year to October 15, were \$541,745.07, to which should be added \$4,885.76 received on account of interest, making total mortuary receipts \$546,630.83.

The certificates in force on October 15 numbered 18,992, and amount of insurance in force \$47,894,300.00, an increase since January 1, 1895, of 1,980 certificates, representing \$1,783,125.00 of insurance.

Death and disability claims, paid January 1 to October 15, 1895, \$589,483.39. To this should be added \$47,741.66, claims compromised. In nearly every one of the latter the adjustment was based upon an alleged misrepresentation in the application.

The summary of receipts and expenditures is as follows :

### MORTUARY RECEIPTS.

Balance on hand December 31, 1894.....	\$263,672 13
On calls during the year .....	541,745 07
Interest .....	4,885 76
Total .....	\$810,302 96

## MORTUARY EXPENDITURES.

Claims settled, face value .....	\$637,225 05
Less, settled by compromise.....	47,741 66
Amount paid.....	\$589,483 39
Return premiums .....	681 75
Total .....	\$590,165 14
Balance mortuary account October 15, 1895 .....	\$220,137 82

## EXPENSE ACCOUNT RECEIPTS.

Annual dues .....	\$29,353 34
Percentage of mortuary assessments.....	60,341 83
Agents' advances repaid.....	5,979 12
Interest .....	696 74
Total .....	\$96,371 03

## EXPENSE ACCOUNT EXPENDITURES.

Commissions and fees .....	\$18,969 13
Special agents .....	1,752 89
Salaries of officers.....	6,127 71
Compensation of office employees.....	6,983 28
Medical examiners' fees .....	5,281 61
Advances to agents.....	20,515 59
Travelling expenses.....	6,579 98
Postage .....	7,898 00
Legal fees .....	3,276 50
Advertising and printing .....	6,241 42
Rent and taxes.....	4,100 72
Incidentals .....	5,423 59
Total .....	\$93,150 42
Balance in bank.....	3,220 61
	\$96,371 03

The above figures were taken from both cash book and ledger, but could not be fully verified as actual expenditures, owing to a lack of system as to detail and complete vouchers.

The company has on deposit with the Treasurer of the Commonwealth \$114,385, on account of its emergency fund, a deficiency of nearly \$10,000 from the amount required by statute; this deficit, we are assured by the officers, will at once be made good.

The financial statement of the company shows the following :

## ASSETS.

Stocks and bonds .....	\$157,419 17
Cash in office .....	12,819 42
Cash in banks .....	50,784 84
Cash in State treasury (interest) .....	2,335 00
<b>Total .....</b>	<b>\$223,358 43</b>
Deduct items in cash not allowed .....	1,682 82
<b>Total .....</b>	<b>\$221,675 61</b>

## ACCRUED LIABILITIES.

Claims resisted .....	\$52,000 00
Claims under special investigation .....	29,000 00
<b>Total .....</b>	<b>\$81,000 00</b>

## CONTINGENT LIABILITIES.

Claims in process of adjustment .....	\$164,250 00
Claims awaiting proofs .....	46,750 00
	<b>\$211,000 00</b>

## CONTINGENT ASSETS.

Amount of one bimonthly call, about .....	\$130,000 00
---	--------------

It is of course fair to consider the two first-named items as not absolute liability against the company.

Of the assets of the company, about \$100,000 only is available for the payment of claims, the balance being required under the statute as an emergency fund.

According to its sworn report January 1, the company had contingent liabilities of all kinds to the amount of \$274,415.00 and assets of \$263,672.12, an apparent deficit, not estimating the reduction sure to be made on a considerable portion of these claims, of \$10,742.88.

The company has since paid on mortuary account \$43,994.06 above receipts, but there remains a deficiency between assets and contingent mortuary liabilities of all kinds of \$70,821.97.

It should be stated that while the income of the company from assessments for mortuary purposes during the year 1894 was \$539,970.54, the income from the same source for the present year to October 15 was \$541,745.07, and this includes only about one-third of a year under the increased rates. \*

The claims incurred during 1894 were \$622,500.00. The claims incurred the present year to October 15 were \$637,250.00.

The Commissioners have carefully counted and verified the assets of the company and made a close investigation into the claims which are included in liabilities.

The amount of the bimonthly calls has recently been increased, but, as indicated by the figures, not to a sufficient extent to meet the current liabilities of the company and the accumulated losses.

The only basis of stability to insurance of this class is the payment as provided by the statute from time to time of a sufficient amount to meet the current mortuary demands. It is for the interest of every certificate holder that the already accrued liabilities should be promptly met and a sufficient sum paid upon each call to meet with promptness every adjudicated claim.

In order that the already deficiency in the mortuary account may be supplied and the hereafter liability of the company be promptly met, the Commissioners urge upon the officers of the company the issuance immediately of an extra call.

Signed,

GEORGE S. MERRILL,

*Insurance Commissioner, Massachusetts.*

S. W. CARR,

*Insurance Commissioner, Maine.*

C. W. BROWNELL,

*Insurance Commissioner, Vermont.*

ALBERT C. LANDERS,

*Insurance Commissioner, Rhode Island.*

FRED'K A. BETTS,

*Insurance Commissioner, Connecticut.*

W. M. HAHN,

*Superintendent of Insurance, Ohio.*

**MASSACHUSETTS BENEFIT LIFE ASSOCIATION,  
Boston, Mass.**

**EXAMINATION OCTOBER AND NOVEMBER, 1895.**

Boston, November 14, 1895.

*George A. Litchfield, Esq., President Massachusetts Benefit Life Association :*

DEAR SIR :—In compliance with your letter of October 7, to the Insurance Department of Massachusetts, requesting an examination, to be participated in by such other New England Departments as might be invited, the undersigned commenced and have now completed an examination of your company, the Department of Ohio joining on its own motion. In addition to the Commissioners certifying hereto we have had the assistance of C. W. Fletcher, Deputy Commissioner, Maine; W. H. Brines, Assistant Commissioner, Rhode Island; H. M. Billings, Chief Clerk, Massachusetts; A. A. Wilson, Actuary, Maine; H. C. Hedges, Accountant, Ohio; G. R. Hubbard, Accountant, Ohio.

The examination was commenced October 15 and completed November 7. The company's books and accounts are kept in a thorough and systematic manner, which greatly facilitated their examination.

The present membership is 50,747, with insurance in force amounting to \$112,836,930, an increase in membership of 10,867 and of insurance in force of \$5,947,475, during the year to October 15. The claims incurred for the same period amounted to \$1,551,000.

**DEATH AND DISABILITY CLAIMS.**

There was paid upon claims from January 1 to October 15, \$1,433,784.46, and in addition to this amount \$81,786.65 was paid upon claims compromised. Claims have been paid within the time allowed by the policies. There does not appear to be, on the part of the company, any desire to compromise claims, except in instances where fraud is suspected.

**UNPAID CLAIMS.**

These claims amount to \$577,800, divided into four classes: adjusted, \$141,650; in process of adjustment, \$287,350; reported, \$103,800; resisted, \$45,000. In relation to these last there appears to be good grounds for contesting. ▸

## MORTUARY FUND ACCOUNT.

Balance December 31, 1894.....	\$ 988,163 98
Receipts, mortuary assessments.....	1,349,541 54
Mortuary assessments paid by dividends.....	121,293 81
Interest.....	24,812 00
Total .....	<u>\$2,483,811 33</u>

## EXPENDITURES.

Claims paid .....	\$1,433,784 46
Dividends .....	126,000 00
Total .....	<u>\$1,559,784 46</u>
Balance October 15, 1895.....	\$924,026 87

## EXPENSE FUND ACCOUNT.

Balance December 31, 1894.....	\$ 74,733 71
Received from annual dues .....	187,782 44
Received from first year's calls.....	173,772 89
Received from expense calls (one-thirtieth of one per cent bimonthly).....	80,227 43
Sundries .....	1,845 58
Total .....	<u>\$518,362 05</u>

## PAYMENTS.

Commissions to agents.....	\$188,117 74
Renewal commissions to agents.....	32,603 51
Commissions for collecting assessments .....	3,381 75
Agency expenses.....	23,323 44
Medical examiners' fees.....	41,524 91
Rent.....	3,208 34
Taxes .....	6,190 54
Printing and advertising.....	35,698 32
Salaries .....	18,850 00
Salaries of employes.....	22,002 68
Incidentals .....	48,314 68
Total .....	<u>\$423,215 91</u>
Balance October 15, 1895.....	\$95,146 14



## ASSETS.

Real estate (home office) .....	\$156,500 00
Real estate by foreclosure .....	33,727 74
Loans on mortgages.....	228,492 40
Loans on collateral.....	27,653 12
United States bonds (cost) (Canada).....	108,050 00
Town and city bonds, State treasurer.....	216,854 50
Missouri Insurance Department, deposit.....	1,000 00
Porto Rico deposit .....	696 77
Cash in State treasury.....	6,335 25
Bank deposits .....	147,925 15
Advances on claims.....	1,195 51
Cash items in office.....	11,846 27
Agents' balances:	
Active accounts .....	\$63,459 22
Doubtful accounts .....	16,632 59
	<hr/>
	80,091 81
Total .....	\$1,020,368 52
Unadmitted:	
Special deposit, Canada.....	\$108,050 00
Personal loans carried as cash in office .....	3,600 00
Protested checks, etc., as cash in office.....	719 93
Advances to officers, clerks and agents .....	5,940 82
Agents' ledger balances.....	80,091 81
	<hr/>
Total .....	\$198,402 56
Balance admitted invested assets.....	\$821,965 96

## UNINVESTED ASSETS.

Excess of market value over cost on bonds .....	\$14,663 36
Cash in New York office, foreign department.....	19,523 76
Cash in transit to New York office, foreign department ..	12,761 58
	<hr/>
Total .....	\$46,948 70
Total assets.....	\$868,914 66

## ACCRUED LIABILITIES.

Losses adjusted .....	\$141,650 00
Losses resisted .....	45,000 00
Advance assessments .....	25,995 00
	<hr/>
Total .....	\$212,645 00
Deduct liabilities covered by special deposits .....	36,550 00
	<hr/>
	\$176,095 00

## CONTINGENT LIABILITIES.

Claims in process of adjustment .....	\$287,350 00
Claims reported .....	103,800 00
Total .....	<u>\$391,150 00</u>

## CONTINGENT ASSETS.

Assessments not yet called for losses unadjusted .....	\$512,000 00
--	--------------

The total amount of accrued and contingent liabilities will probably be reduced by compromise and otherwise about \$60,000.

## FORECLOSED REAL ESTATE.

The company has acquired real estate by foreclosure to the amount of \$33,727.74 of which \$15,156.94 is property located in Massachusetts and \$18,570.80 located in Canada. There is no reason to doubt that the real estate located in Massachusetts can be sold without loss to the company. Canadian real estate does not appear to be as productive, and upon this there will probably be some loss to the company.

Of the \$228,492.40 loans on mortgages, \$14,947.80 is on property in Canada. There is grave doubt as to the company's right to make mortgage loans on property located in Canada.

One bimonthly call will amount to about \$250,000.

The company and the certificate holders are to be congratulated upon the correctness and clearness with which the books and accounts are kept and the careful manner in which the business is conducted.

Signed,

GEORGE S. MERRILL,  
*Insurance Commissioner, Massachusetts.*

S. W. CARR,  
*Insurance Commissioner, Maine.*

C. W. BROWNELL,  
*Insurance Commissioner, Vermont.*

ALBERT C. LANDERS,  
*Insurance Commissioner, Rhode Island.*

WM. M. HAHN,  
*Superintendent of Insurance, Ohio.*

## ASSESSMENT INSURANCE.

The methods practiced by the assessment companies have advanced by such rapid strides during the past few years that our laws regulating these associations are antiquated and inadequate.

All progressive, up to date, companies now collect the estimated cost of insurance at stated periods in advance, reserving the right to call additional assessments if their "*estimate*" proves insufficient to meet the losses and expenses of the company—thus substituting the "advance payment" for the "after death" or "post-mortem" method practiced when the present law was enacted. Some companies are advertising policies promising "cash surrender" and "paid up" values at the end of certain periods. Corporations issuing such policies should be required by law to maintain a reserve sufficient to meet said contracts at maturity, and the statute should require all companies to specify a definite amount to be paid upon the happening of the contingency insured against, and the contract should also provide, *plainly*, that *additional assessments may be levied*.

The "Reserve or Emergency" fund required by our law from foreign companies often becomes insufficient to protect our citizens and our legal requirements should be increased and modified to meet existing conditions.

Since 1890 no less than twelve domestic companies have succumbed to the inevitable and discontinued business, leaving numerous unpaid claims and thousands of disappointed, dissatisfied policy holders. Many of these companies, it is true, were organized and managed by men who had no practical knowledge of the insurance business and who should never have been permitted, by law, to launch upon a confiding public an enterprise freighted with such disaster, and no company, domestic or foreign, should be permitted to offer to our people—under the apparent sanction of the law and the supervision of this department—contracts which cannot be settled for their face value at maturity.

The practice of settling claims by "compromise" at from twenty-five to ninety per cent of the amount of the policy should be discouraged and discountenanced. It is as much the duty of all companies to defend fraudulent as to pay legitimate claims, and I realize the difficulty sometimes experienced in discriminating between the "just and the unjust"; but the claims should, as a rule, be settled for the full face value or payment resisted. The beneficiary is entitled to the full amount of the contract or to no part thereof—and settlement on any other basis should not be countenanced by statute.

#### FRATERNAL ORGANIZATIONS

transacting business other than on the "lodge system" should be regarded with suspicion by the insuring public, as they are usually organized solely for business purposes and are entirely devoid of any *fraternity* and there is no good reason why companies that simply limit their membership to the members of "some particular order, class, or fraternity" should not be as sound financially as any other class of companies transacting a similar business; such organizations should therefore be subject to the duties, liabilities and restrictions imposed upon corporations transacting a similar business under the assessment law.

The law relating to these Orders should be so amended as to allow the Commissioner to revoke their authority to transact business in Maine when, upon investigation, he is satisfied such associations are not paying their losses and claims in full or have not the ability to do so.

Respectfully submitted,

S. W. CARR,

*Insurance Commissioner.*

AUGUSTA, May 15, 1896.



# **STATISTICAL TABLES.**

TABLE No. 1.  
Capital, Assets, Liabilities, Surplus, Income and Disbursements.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities.	Surplus to policy holders.	Income.	Disbursements.	Ratio.
<b>MAINE COMPANY.</b>							
Union Mutual.....	-	\$6,750,614 47	\$6,336,309 50	\$422,304 97	\$1,953,713 38	\$1,176,667 40	86.93
<b>COMPANIES OF OTHER STATES.</b>							
Aetna.....	\$1,750,000 00	\$43,539,796 71	\$36,067,520 29	\$6,472,276 42	\$6,641,978 67	\$5,689,290 78	82.65
Connecticut Mutual.....	-	62,754,674 78	54,565,525 52	8,181,149 16	7,794,406 13	7,370,733 85	94.64
Equitable.....	100,000 00	196,757,170 81	160,312,681 11	39,444,489 70	44,296,442 89	37,692,040 93	82.51
Home.....	125,000 00	8,581,363 35	7,965,867 08	1,015,496 27	1,996,173 06	1,577,486 92	78.10
Kansas Mutual.....	-	261,328 87	118,351 42	142,977 45	204,227 53	200,900 38	98.36
Manhattan.....	100,000 00	14,109,621 00	13,432,694 93	766,926 16	2,775,634 36	2,397,105 64	96.36
Massachusetts Mutual.....	-	17,006,291 55	15,784,152 48	1,267,139 07	4,074,444 36	2,757,181 14	67.67
Metropolitan.....	2,000,000 00	25,692,003 78	21,114,973 07	4,477,030 71	10,394,613 82	15,584,522 43	90.38
Mutual.....	-	219,704,653 20	192,824,005 56	26,880,647 64	48,597,430 51	33,527,890 52	68.99
Mutual Benefit.....	-	58,269,197 06	54,192,391 54	4,076,805 52	10,642,270 44	8,433,126 20	79.42
National.....	-	12,144,839 31	10,704,974 71	1,439,864 60	3,396,473 67	2,223,761 49	65.57
New England Mutual.....	-	25,297,593 62	23,149,844 62	2,147,749 00	4,125,273 42	3,393,871 98	80.90
New York.....	-	174,791,960 54	150,753,312 65	24,038,647 89	37,892,265 56	24,693,065 88	65.06
Northwestern Mutual.....	-	82,002,399 04	66,398,829 39	16,513,561 29	17,550,775 82	8,656,662 42	49.33
Penn Mutual.....	-	27,265,452 72	23,866,721 97	3,398,730 75	6,740,312 94	4,223,396 62	62.08
Phoenix Mutual.....	-	10,448,964 73	9,679,481 00	569,383 73	1,881,612 54	1,694,387 27	89.62
Provident Life and Trust.....	1,000,000 00	29,476,008 47	25,797,644 42	3,678,364 05	5,604,576 44	3,250,908 07	58.00
Provident Savings.....	100,000 00	1,814,185 36	1,366,325 08	710,260 48	2,246,859 73	2,147,211 09	95.36
State Mutual.....	-	11,122,963 91	9,847,252 00	1,275,731 91	2,942,422 10	1,780,576 43	60.88
Travelers.....	-	16,240,716 97	14,575,075 23	1,865,657 04	3,028,808 68	1,863,262 84	60.53
Union Central.....	100,000 00	14,842,153 64	12,985,090 51	1,657,127 13	3,866,135 74	2,166,776 36	54.77
United States.....	440,000 00	7,351,390 60	6,746,192 60	605,198 00	1,487,881 65	1,366,290 77	88.96
Washington.....	125,000 00	13,656,065 17	13,181,770 96	533,294 21	2,086,810 55	2,320,176 73	86.99
<b>Total.....</b>	<b>\$5,840,000 00</b>	<b>\$1,077,019,019 26</b>	<b>\$926,019,306 13</b>	<b>\$150,999,713 15</b>	<b>\$239,765,740 61</b>	<b>\$164,674,233 83</b>	<b>68.09</b>
<b>Aggregate.....</b>	<b>\$5,840,000 00</b>	<b>\$1,063,760,633 75</b>	<b>\$922,377,015 03</b>	<b>\$151,422,018 12</b>	<b>\$241,116,453 96</b>	<b>\$165,860,921 23</b>	<b>68.78</b>

STATISTICAL TABLES.

8

TABLE No. 2.  
Assets December 31, 1895.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Premium notes.	Stocks and bonds.
<b>MAINE COMPANY.</b>	\$739,151 89	\$1,394,808 33	\$271,407 96	\$244,227 85	\$3,252,364 03
Union Mutual .....					
<b>COMPANIES OF OTHER STATES.</b>					
Etna.....	\$ 492,341 86	\$23,752,838 84	\$1,149,438 76	\$ 704,471 36	\$12,538,018 77
Connecticut Mutual .....	7,675,481 68	30,680,328 53	12,300 00	1,160,865 06	14,077,011 83
Equitable.....	40,884,068 80	27,194,502 12	2,613,300 00		110,437,014 46
Home.....	1,606,706 44	2,101,447 32	423,184 23	485,899 18	3,343,064 76
Kansas Mutual.....	—	178,345 00	—	4,720 70	11,000 00
Manhattan .....	3,558,596 32	3,560,000 00	1,440,556 66	557,017 37	4,012,312 68
Massachusetts Mutual.....	8,003,584 63	5,615,171 96	1,832,261 00	676,270 50	6,817,491 06
Metropolitan .....	7,270,284 80	10,691,268 00	12,045 23	46,960 91	6,507,371 64
Mutual .....	22,137,184 24	67,640,243 28	10,272,525 00		98,767,733 32
Mutual Benefit.....	1,891,678 73	32,074,240 21	5,006,266 52	4,406,146 15	11,362,019 00
National .....	763,603 57	4,478,674 45	1,297,855 82	303,894 00	4,269,484 85
New England Mutual.....	1,877,006 73	5,331,067 75	2,125,402 43	693,541 00	13,433,381 72
New York .....	16,008,650 00	32,712,480 03	5,198,077 62	879,690 04	102,088,983 71
Northwestern Mutual .....	1,400,833 15	59,041,112 24	1,943,050 00	418,301 84	11,770,665 00
Penn Mutual .....	1,676,282 61	11,228,338 67	4,474,082 10	803,942 20	7,731,867 08
Phoenix Mutual .....	888,950 20	5,978,010 92	211,546 00	590,246 00	2,364,416 03
Provident Life and Trust .....	1,694,503 90	11,684,124 17	4,908,717 28	19,710 30	10,968,073 78
Provident Savings.....	241,384 28	224,400 00	98,300 41		967,833 52
State Mutual .....	894,444 52	2,296,220 79	562,986 42	251,694 45	6,056,814 00
Travelers' .....	1,725,718 65	5,030,200 17	1,430,982 42	—	6,226,707 57
United Central.....	441,417 60	11,028,702 46	1,394,602 55	772,417 43	10,000 00
United States.....	228,404 30	4,639,650 00	382,681 97		1,633,290 51
Washington.....	577,409 15	10,336,210 68	888,060 03	—	688,040 21
Total .....	\$114,253,334 90	\$573,236,846 79	\$47,292,392 03	\$12,688,095 36	\$433,677,930 22
Aggregate .....	\$115,062,486 29	\$574,631,655 12	\$47,903,798 99	\$12,892,913 21	\$436,930,194 86



TABLE No. 2—Concluded.

COMPANIES.	Cash in office and bank.	Interest and rents due and accrued.	Uncollected and deferred premiums.	All other assets.	Admitted assets.
<b>MAINE COMPANY.</b>					
Union Mutual .....	\$94,890 88	\$76,394 99	\$174,145 04	\$73,233 60	\$8,790,614 47
<b>COMPANIES OF OTHER STATES.</b>					
Ætna .....	\$2,809,832 41	\$1,055,370 61	\$896,927 86	\$659,766 14	\$43,539,786 71
Connecticut Mutual .....	1,748,851 67	1,094,171 74	308,739 40	591,384 17	63,754,674 68
Equitable .....	*11,690,666 42	511,071 38	3,440,390 00	3,093,307 63	189,757,170 81
Home .....	168,879 37	101,049 17	174,836 26	175,685 42	8,981,863 35
Kansas Mutual .....	31,857 69	4,306 68	31,218 80	—	361,323 87
Manhattan .....	254,413 63	132,453 64	241,631 29	452,610 58	14,109,621 09
Massachusetts Mutual .....	617,863 89	286,336 73	521,694 62	377,844 26	17,006,391 55
Metropolitan .....	414,197 90	254,034 48	486,476 71	94,244 25	†25,697,876 92
Mutual .....	12,010,474 38	1,945,107 84	3,316,392 31	6,571,692 79	219,704,053 20
Mutual Benefit .....	580,306 65	1,156,386 51	751,699 98	431,473 71	56,309,197 06
National .....	237,799 88	331,086 86	362,899 85	169,410 44	12,144,839 31
New England Mutual .....	461,606 93	290,367 11	331,999 21	763,208 55	25,297,583 62
New York .....	6,144,843 88	1,392,886 50	4,854,387 95	5,110,840 81	174,791,990 54
Northwestern Mutual .....	4,906,064 82	1,371,305 77	1,553,244 54	792,092 28	52,902,389 64
Penn Mutual .....	203,318 19	320,607 78	629,757 96	207,286 22	27,965,493 73
Phoenix Mutual .....	303,296 88	146,562 32	144,730 29	41,205 31	10,446,894 78
Provident Life and Trust .....	107,438 46	339,844 45	675,392 53	—	† 29,605,704 87
Provident Savings .....	140,633 81	25,893 00	214,969 49	3,737 05	1,914,186 56
State Mutual .....	395,046 15	104,000 00	132,394 00	485,554 00	11,132,863 91
Travelers' .....	1,124,566 80	161,377 36	545,043 30	—	16,240,715 37
Union Central .....	81,116 36	495,293 16	193,435 06	4,242 02	14,342,133 64
United States .....	133,138 11	84,534 68	206,461 38	43,239 77	7,351,330 60
Washington .....	790,866 63	129,890 50	258,939 18	35,759 79	13,605,065 17
Total .....	\$44,847,240 21	\$11,549,666 25	\$19,763,293 77	\$20,004,865 29	\$1,077,924,198 83
Aggregate .....	\$44,842,230 89	\$11,592,001 24	\$19,867,407 81	\$20,078,128 98	\$1,064,064,808 29

\* Includes cash in transit, since received.  
† Includes \$105,873.14, depreciation to be deducted from cost of assets. See abstract.  
‡ Includes \$129,301.40, depreciation to be deducted from cost of assets. See abstract.

TABLE No. 3.  
Liabilities December 31, 1895.

COMPANIES.	Net re-insur- ance reserve.	Claims for death losses due and unpaid.	Claims for matured endowments due and unpaid.	Claims for death losses in process of adjust- ment.	Claims for death losses re- ported no proofs.	Losses and claims re- sisted.	Annuity and instal- ment claims due and unpaid.	Unpaid dividends due policy holders.	All other liabilities.	Total liabilities.
<b>MAINE COMPANY.</b>										
Union Mutual.....	\$6,257,506 00	-	\$8,315 86	\$25,675 52	\$27,917 25	\$2,000 00	-	\$3,235 72	\$3,680 35	\$6,335,309 50
<b>CO'S OF OTHER STATES.</b>										
Atma.....	\$35,773,880 00	-	\$54,905 00	\$109,644 00	\$29,353 00	\$15,346 00	-	\$215,997 89	\$168,314 40	\$36,057,520 29
Connecticut Mutual.....	\$3,421,850 00	\$17,418 50	11,473 00	98,182 00	40,186 00	63,006 00	-	575,144 08	395,865 84	\$4,595,525 53
Equitable.....	158,699,006 00	196,398 00	33,313 88	28,300 00	1,121,151 00	58,725 00	\$7,410 18	88,587 00	80,819 00	160,312,631 11
Home.....	7,905,632 00	-	-	46,888 50	45,783 00	49,000 00	-	6,508 72	13,654 87	7,965,957 08
Kansas Mutual.....	112,736 14	-	-	-	3,000 00	2,000 00	-	288 41	332 82	113,351 42
Manhattan.....	13,107,367 00	-	-	125,636 64	60,411 00	70,786 00	-	32,449 49	36,085 80	13,433,694 93
Massachusetts Mutual.....	15,536,611 00	-	-	60,555 70	-	3,000 00	19,364 78	112,077 00	6,643 84	15,738,103 49
Metropolitan.....	19,105,982 00	-	131,007 79	131,007 79	-	-	-	24,586 22	1,853,387 06	21,114,873 07
Mutual.....	191,326,489 00	-	104,439 81	582,354 04	-	317,710 20	30,013 10	-	452,949 41	192,624,005 66
Mutual Benefit.....	53,523,328 00	-	21,674 00	206,297 38	50,000 00	5,000 00	-	354,062 30	32,069 86	54,192,391 54
National.....	10,255,709 24	5,000 00	-	-	13,680 00	17,000 00	-	9,723 51	406,862 98	10,704,974 71
New England Mutual.....	22,916,453 00	86,178 98	20,009 00	-	719,353 96	63,063 30	-	127,163 64	23,149,844 63	23,449,844 63
New York.....	147,740,656 00	67,637 63	67,637 63	433,528 38	32,685 00	25,000 00	77,819 68	130,386 74	1,525,906 86	150,753,313 65
Northwestern Mutual.....	68,804,572 00	36,317 74	18,899 00	184,801 67	97,558 00	43,844 99	550 00	94,710 97	107,544 01	69,888,628 33
Penn Mutual.....	23,610,458 00	-	-	121,710 00	-	12,000 00	-	51,777 70	99,786 27	23,806,721 97
Phoenix Mutual.....	9,457,291 00	-	-	54,430 00	-	-	-	2,500 00	535,260 00	9,879,481 00
Provident Life and Trust.....	25,438,248 00	568 79	-	13,067 00	28,282 00	8,435 30	2,638 43	55,638 70	250,797,644 43	260,797,644 43
Provident Savings.....	978,225 00	-	-	17,000 00	121,500 00	54,286 00	-	-	32,904 08	1,308,925 08
State Mutual.....	9,788,567 00	-	-	1,000 00	32,685 00	25,000 00	-	-	9,847,269 00	9,847,269 00
Travelers.....	14,431,672 00	-	4,967 00	55,034 01	-	37,537 60	-	-	345,867 69	14,875,073 33
Union Central.....	12,454,679 00	-	500 00	18,197 84	13,333 00	27,500 00	-	5,293 74	165,534 19	12,685,096 51
United States.....	6,628,892 00	-	2,120 00	20,853 33	62,965 00	19,000 00	-	-	6,746,192 80	6,746,192 80
Washington.....	13,083,135 00	12,482 10	9,178 01	20,792 10	21,234 90	-	-	-	9,948 85	13,131,770 86
<b>Total.....</b>	<b>\$911,016,398 38</b>	<b>\$353,380 11</b>	<b>\$349,156 38</b>	<b>\$2,333,640 18</b>	<b>\$2,460,655 86</b>	<b>\$382,269 39</b>	<b>\$137,686 17</b>	<b>\$2,187,226 11</b>	<b>\$6,296,840 55</b>	<b>\$936,019,306 13</b>
<b>Aggregate.....</b>	<b>\$917,273,903 38</b>	<b>\$353,380 11</b>	<b>\$357,472 34</b>	<b>\$2,389,355 50</b>	<b>\$2,488,573 11</b>	<b>\$384,269 39</b>	<b>\$137,686 17</b>	<b>\$2,190,464 83</b>	<b>\$6,302,500 80</b>	<b>\$932,377,615 63</b>

\* Includes liabilities of accident department.

† Total policy claims.

STATISTICAL TABLES.

## INSURANCE COMMISSIONER'S REPORT.

TABLE No. 4.  
Income During 1895.

COMPANIES.	Premiums.	Interest and dividends.	Rents.	Income from all other sources.	Total income.
<b>MAINE COMPANY.</b>					
Union Mutual.....	\$1,040,240 77	\$283,737 59	\$23,115 87	\$96,619 15	\$1,333,713 38
<b>COMPANIES OF OTHER STATES.</b>					
Ætna.....	\$4,914,061 95	\$1,691,752 79	\$18,586 13	\$46,645 78	\$6,611,078 67
Connecticut Mutual.....	4,681,429 29	2,489,180 37	228,325 32	15,471 15	7,794,406 13
Equitable.....	36,200,664 76	6,520,867 76	1,496,212 22	78,578 15	44,296,442 89
Home.....	1,617,005 52	310,698 47	71,469 07	-	1,999,173 06
Kansas Mutual.....	190,330 94	13,920 26	-	76 33	204,227 53
Manhattan.....	2,063,792 63	466,285 13	200,185 99	25,360 61	2,775,624 36
Massachusetts Mutual.....	3,325,012 28	713,525 81	10,135 29	16,470 88	4,074,444 36
Metropolitan.....	18,336,918 28	751,306 80	255,323 84	43,062 81	19,386,613 82
Mutual.....	38,524,896 85	8,915,432 50	882,197 91	274,833 16	48,597,430 51
Mutual Benefit.....	7,804,324 89	2,766,363 86	74,687 96	54,883 61	10,642,370 44
National.....	2,796,564 39	487,722 95	25,186 32	-	3,284,278 67
New England Mutual.....	3,068,356 28	969,955 20	78,236 21	5,697 73	4,123,273 42
New York.....	30,318,751 45	6,860,862 91	691,561 20	31,000 00	37,892,265 56
Northwestern Mutual.....	13,576,072 68	3,857,791 50	106,642 23	27,269 41	17,560,775 92
Penn Mutual.....	6,371,134 76	1,238,496 55	58,629 73	52,061 90	6,740,312 94
Phoenix Mutual.....	1,330,732 63	508,116 03	29,873 33	12,790 55	1,881,512 54
Provident Life and Trust.....	4,304,139 84	1,252,066 96	25,004 86	23,314 78	5,604,576 44
Provident Savings.....	2,158,013 34	61,771 07	27,074 72	-	2,246,859 73
State Mutual.....	2,371,589 25	432,046 19	36,563 59	1,641 07	2,842,422 10
Travelers'.....	2,283,650 29	601,864 24	65,908 64	17,446 51	3,028,868 68
Union Central.....	3,106,672 70	842,820 84	6,642 20	-	3,956,135 74
United States.....	1,149,111 72	322,363 86	12,614 92	3,741 03	1,487,831 65
Washington.....	2,067,794 56	568,776 81	15,698 62	1,570 51	2,654,810 55
Total.....	\$191,591,820 29	\$43,041,801 94	\$4,336,802 30	\$732,316 06	\$239,765,740 61
Aggregate.....	\$192,632,061 06	\$43,305,539 63	\$4,422,918 17	\$736,895 23	\$241,119,430 99

# STATISTICAL TABLES.

7

TABLE No. 5.  
Disbursements During 1895.

COMPANIES.	Losses and matured endowments.	Paid annuitants.	Dividends to policy holders.	Surrender values—cash or applied	Commis- sions.	Salaries and med. ex. fees.	Taxes and fees.	All other disburse- ments.	Total disburse- ments.
MAINE COMPANY.									
Union Mutual.....	\$228,038 78	\$406 59	\$31,073 30	\$66,650 70	\$174,066 80	\$ 155,103 50	\$25,719 60	\$91,609 15	\$1,176,687 40
COMPANIES OF OTHER STATES.									
Atlas.....	\$3,278,438 33	-	\$384,722 40	\$421,767 99	\$551,925 62	\$164,836 80	\$135,864 41	\$301,725 33	\$2,680,290 78
Connecticut Mutual.....	4,382,390 70	-	1,242,947 93	663,075 80	343,484 73	180,639 26	314,688 99	248,850 44	5,376,783 85
Equitable.....	12,151,297 51	\$406,612 08	2,002,904 23	5,007,445 87	3,912,691 29	1,055,492 91	486,247 11	2,659,354 35	27,692,065 43
Home.....	584,475 28	9,706 58	174,183 88	168,405 72	256,675 45	187,883 74	33,702 73	162,445 54	1,577,458 92
Kansas Mutual.....	106,086 68	-	6,917 83	2,121 61	21,967 57	38,029 90	3,716 86	20,047 93	200,900 38
Manhattan.....	1,265,920 65	5,069 59	101,899 78	241,747 38	280,392 55	215,351 95	54,930 11	231,843 63	2,397,165 64
Massachusetts Mutual.....	1,082,279 59	-	376,190 21	297,568 58	443,133 02	218,391 10	56,509 76	290,108 88	2,757,181 14
Metropolitan.....	6,581,368 84	-	43,653 75	156,445 23	2,890,005 85	8,508,116 99	200,639 07	9,294,250 70	15,584,522 43
Mutual.....	14,373,253 59	473,362 29	1,947,867 38	6,332,215 19	6,102,309 17	1,905,843 72	501,266 49	1,891,242 69	33,527,890 52
Mutual Benefit.....	4,049,677 41	37,038 52	1,527,440 23	1,217,899 70	801,035 31	296,904 54	246,077 24	277,352 25	8,453,125 20
National.....	731,250 55	1,690 75	112,465 27	480,640 57	420,445 72	128,265 40	63,487 95	226,505 28	2,223,761 49
New England Mutual.....	1,693,416 00	-	525,141 42	433,319 09	238,477 13	165,051 52	77,459 21	292,978 01	3,335,871 86
New York.....	10,749,478 31	1,351,462 56	1,808,336 14	2,884,254 83	4,235,935 11	1,814,249 22	403,759 22	1,415,590 39	24,693,065 88
Northwestern Mutual.....	3,512,740 40	2,554 26	1,266,894 65	858,890 48	1,543,571 52	426,787 32	194,323 73	820,900 06	8,656,662 42
Penn Mutual.....	1,797,208 70	12,227 95	744,441 26	573,840 50	503,194 88	236,779 47	173,606 07	185,096 79	4,225,395 62
Phoenix Mutual.....	898,219 61	2,162 00	154,434 32	118,443 87	224,896 90	168,851 06	57,329 78	116,939 73	1,684,337 27
Provident Life and Trust.....	1,432,323 16	33,278 79	687,394 44	354,473 41	374,838 65	198,098 05	71,036 60	119,464 97	3,250,906 07
Provident Savings.....	1,220,791 74	1,581 40	290,686 50	8,352 51	31,631 54	147,647 85	81,631 54	160,830 47	2,147,211 69
State Mutual.....	634,100 67	-	323,752 74	282,890 82	296,150 85	91,060 50	39,810 20	122,782 65	1,780,578 43
Travelers'.....	718,408 05	9,147 05	-	281,561 93	274,639 89	130,314 85	52,630 65	335,700 42	1,803,262 84
Union Central.....	711,266 84	2,083 58	134,146 52	208,674 56	443,454 38	190,731 10	48,924 79	427,544 48	2,166,776 35
United States.....	606,312 94	2,503 80	30,380 93	117,812 88	153,325 76	141,552 42	22,865 66	192,586 34	1,296,290 77
Washington.....	1,242,137 01	12,366 29	210,692 03	346,405 76	186,037 68	209,769 27	26,156 06	87,219 64	2,380,776 73
Total.....	\$73,765,885 66	\$2,362,807 49	\$14,547,553 76	\$21,387,835 08	\$24,816,739 61	\$11,820,379 04	\$3,298,726 22	\$12,674,306 97	\$164,674,253 83
Aggregate.....	\$74,388,694 42	\$2,363,214 04	\$14,578,626 06	\$21,454,505 78	\$24,990,806 41	\$11,875,482 54	\$3,328,445 82	\$12,765,916 12	\$165,890,921 23

TABLE No. 6.  
Exhibit of Policies—Life Insurance Companies.

COMPANIES.	POLICIES IN FORCE DEC. 31, 1894.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1895.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.	19,550	\$36,312,041 34	5,076	\$8,063,106 75	3,710	\$7,473,000 01	20,916	\$36,932,148 08
COMPANIES OF OTHER STATES.								
Union Mutual.....	83,370	\$135,907,795 94	10,445	\$90,744,980 00	8,447	\$16,624,815 00	85,368	\$140,027,260 94
Attna.....	65,979	156,680,871 00	4,478	11,518,625 00	3,851	10,163,340 00	158,042,056 00	158,042,056 00
Connecticut Mutual.....	281,577	913,586,733 00	44,158	132,078,530 00	38,257	133,125,710 00	912,590,553 00	912,590,553 00
Equitable.....	19,944	38,807,735 00	5,623	12,311,313 80	3,963	8,625,186 80	42,483,863 00	42,483,863 00
Home.....	4,483	8,348,000 00	1,671	2,818,873 21	1,149	2,034,000 00	5,005	9,112,873 21
Kansas Mutual.....	25,142	61,618,675 27	5,553	13,884,176 06	4,879	13,890,676 96	25,816	61,612,174 37
Manhattan.....	34,394	89,377,280 00	8,687	21,322,202 00	5,178	14,127,821 00	37,903	97,071,661 00
Massachusetts Mutual.....	15,744	17,861,186 00	15,572	17,822,542 00	8,063	9,113,019 00	23,253	26,570,719 00
Metropolitan.....	3,539,165	423,514,171 00	1,389,243	175,905,407 00	1,489,492	183,337,384 00	3,458,846	416,062,194 00
Mutual.....	292,199	896,229,791 00	59,312	158,361,032 00	37,487	96,831,966 00	314,024	898,438,837 00
Mutual Benefit.....	80,744	208,966,814 00	13,446	32,493,646 00	9,274	23,218,942 00	84,916	218,374,518 00
National.....	30,186	64,975,950 00	7,523	15,808,054 00	4,967	11,060,362 00	32,742	69,723,642 00
New England Mutual.....	32,999	93,868,387 00	4,689	12,968,186 00	2,719	8,269,517 00	34,969	138,597,056 00
New York.....	262,246	771,837,770 00	54,634	136,000,317 00	39,187	108,810,758 00	277,693	796,027,329 00
Northwestern Mutual.....	144,900	340,897,569 00	23,644	56,798,291 00	12,759	33,236,625 00	155,785	364,250,235 00
Penn Mutual.....	49,551	126,337,075 00	8,999	23,071,568 00	6,806	19,462,356 00	51,744	130,146,317 00
Phoenix Mutual.....	22,797	36,341,489 00	6,360	11,673,942 00	4,158	7,594,690 00	24,999	40,460,331 00
Provident Life and Trust.....	32,542	103,071,924 00	4,618	14,839,353 00	2,646	9,688,743 00	34,614	108,822,534 00
Provident Savings.....	25,635	84,025,068 00	7,897	23,191,178 00	7,818	25,401,295 00	25,704	81,814,921 00
State Mutual.....	18,566	52,006,932 00	4,383	12,442,115 40	1,900	5,060,597 00	21,049	60,291,450 00
Travelers.....	30,902	84,364,530 00	5,528	17,286,407 00	4,180	14,255,779 00	32,250	87,355,138 00
Union Central.....	45,747	75,311,298 00	14,015	26,676,007 00	9,652	17,637,027 00	50,110	84,250,278 00
United States.....	18,548	42,199,250 00	2,600	6,266,296 00	3,638	9,592,967 00	17,510	38,872,579 00
Washington.....	24,600	49,628,067 00	4,484	7,997,440 00	4,394	9,029,788 00	24,720	48,595,749 00
Total.....	5,201,980	\$4,818,415,931 21	1,707,532	\$864,309,711 07	1,714,804	\$790,253,334 76	5,194,708	\$4,992,442,307 52
Aggregate.....	5,221,530	\$4,854,727,972 55	1,712,608	\$872,402,817 82	1,718,514	797,736,334 77	5,215,624	5,026,374,405 60

TABLE No. 7.  
Policies Terminated During 1895—Life Insurance Companies.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Union Mutual .....	278	\$501,574 55	131	\$134,779 69	347	\$658,478 00	215	\$477,738 04
MAINE COMPANY.								
Atna .....	1,327	\$2,319,534 00	810	\$628,102 00	744	\$1,764,360 00	1,395	\$3,977,233 00
Connecticut Mutual .....	1,560	3,916,889 00	948	483,380 00	-	-	686	1,543,081 00
Equitable .....	3,160	11,833,943 00	245	739,073 00	233	800,373 00	11,028	38,576,377 00
Honolulu .....	261	487,134 45	69	96,860 83	1	-	778	1,670,579 00
Kansas Mutual .....	49	108,000 00	-	-	386	683,500 00	26	47,000 00
Manhattan .....	459	1,168,413 90	56	105,716 00	-	-	314	656,303 94
Massachusetts Mutual .....	347	949,070 00	70	121,611 00	40	77,500 00	1,105	3,940,727 00
Metropolitan .....	197	220,273 00	1	1,000 00	8	6,943 00	355	470,253 00
Mutual .....	64,597	6,359,617 00	-	-	-	-	10,258	1,455,819 00
Mutual Benefit .....	3,028	12,377,658 00	804	2,175,012 00	273	680,310 00	11,201	30,383,488 00
National .....	1,183	3,830,585 00	136	240,321 00	931	2,685,679 00	3,136	7,875,206 00
New England Mutual .....	319	758,069 00	51	55,043 00	56	211,500 00	1,568	3,270,826 00
New York .....	459	1,396,129 00	122	305,307 00	54	41,250 00	880	2,219,732 00
Northwestern Mutual .....	2,817	8,556,399 00	641	2,072,315 00	372	1,473,100 00	5,182	16,114,312 00
Penn Mutual .....	1,209	2,972,555 00	274	488,747 00	259	2,880,685 00	3,114	5,117,804 00
Phoenix Mutual .....	538	1,580,074 00	87	201,514 00	290	831,000 00	1,425	3,214,477 00
Provident Life and Trust .....	440	745,210 00	121	139,570 00	1	801 00	292	517,785 00
State Mutual .....	288	772,252 00	217	678,692 00	1	20,000 00	632	1,864,452 00
State Mutual .....	341	1,258,723 00	1	250 00	5,229	16,814,685 00	996	4,369,850 00
Travelers' .....	176	498,653 00	48	133,160 00	9	13,300 00	696	1,724,223 00
Union Central .....	357	1,240,968 00	83	190,455 00	167	486,333 00	487	1,245,486 00
United States .....	329	580,398 00	25	43,540 00	231	386,150 00	517	1,010,751 00
Washington .....	220	571,342 00	68	69,289 00	137	556,316 00	200	560,310 00
Washington .....	*365	874,756 00	179	377,357 00	† 57	† 109,968 00	1,068	2,432,886 00
Total .....	84,065	\$65,423,013 35	4,329	\$9,482,932 83	9,479	\$30,130,139 00	57,300	\$131,462,829 94
Aggregate .....	84,943	\$65,924,587 90	4,400	\$9,617,603 92	9,896	\$30,788,617 00	57,315	\$131,970,555 93

† Discount.

\* Annuities not included.

TABLE No. 7—Concluded.

COMPANIES.	LAPSE.		*CHANGE AND DECREASE.		NOT TAKEN.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual .....	1,981	\$4,007,600 00	37	\$297,041 73	721	\$1,386,400 00	3,710	\$7,473,000 01
COMPANIES OF OTHER STATES.								
Zena .....	2,299	\$5,537,433 00	272	\$ 584,050 00	1,500	\$3,213,213 00	8,447	\$16,024,815 00
Connecticut Mutual .....	1,128	2,592,100 00	1	1,031,965 00	219	593,875 00	3,831	10,063,240 00
Equitable .....	16,525	48,984,435 00	-	-	7,063	33,671,511 00	38,257	133,125,710 00
Home .....	1,846	3,555,400 00	7	213,972 52	1,011	2,611,260 00	3,463	8,035,186 80
Kansas Mutual .....	464	774,500 00	65	172,500 00	157	288,500 00	1,149	2,054,000 00
Maubattan .....	2,250	5,689,926 58	138	1,399,242 54	1,662	4,829,218 00	4,879	13,890,676 86
Massachusetts Mutual .....	1,817	3,904,400 00	-	-	1,799	4,892,850 00	5,178	14,127,821 00
Metropolitan } Ordinary .....	7,023	7,743,050 00	176	251,500 00	303	419,500 00	8,063	9,113,019 00
Metropolitan } Industrial .....	1,414,707	175,541,848 00	-	-	-	-	1,480,562	188,357,394 00
Mutual .....	21,327	48,063,333 00	254	3,181,545 00	-	-	37,487	96,831,965 00
Mutual Benefit .....	2,154	4,524,712 00	-	-	1,754	4,056,439 00	9,274	23,218,942 00
National .....	1,893	3,806,450 00	56	396,500 00	1,024	2,561,085 00	4,467	11,060,392 00
New England Mutual .....	742	1,830,052 00	7	1,092,257 00	455	1,301,000 00	2,719	8,269,517 00
New York .....	30,176	70,822,845 00	-	-	2,824	7,395,968 00	33,187	108,810,758 00
Northwestern Mutual .....	5,076	10,023,239 00	3	4,354,509 00	-	-	12,759	33,296,025 00
Penn Mutual .....	3,147	7,751,913 00	38	11,947,528 00	1,283	3,026,850 00	6,806	19,462,356 00
Phoenix Mutual .....	1,416	2,486,196 00	327	984,009 00	1,571	2,710,139 00	4,158	7,594,660 00
Provident Life and Trust .....	1,195	4,174,885 00	138	1,855,896 00	775	2,572,668 00	2,546	9,688,743 00
Provident Savings .....	300	654,700 00	18	328,892 00	531	2,594,195 00	7,818	25,401,265 00
State Mutual .....	495	1,126,000 00	27	436,861 00	449	1,126,500 00	1,900	5,060,597 00
Travelers' .....	1,429	5,111,009 00	897	3,161,236 00	790	2,922,788 00	4,180	14,396,779 00
Union Central .....	6,055	10,297,890 00	246	961,741 00	2,189	4,410,567 00	9,052	17,037,027 00
United States .....	2,471	6,447,290 00	41	195,640 00	472	1,192,300 00	3,038	9,592,867 00
Washington .....	2,242	4,206,543 00	-	-	493	1,134,748 00	14,364	9,029,788 00
Total .....	1,628,276	\$54,594,769 58	2,731	\$35,613,574 06	28,024	\$85,546,186 00	1,714,804	\$790,293,334 76
Aggregate .....	1,530,257	\$438,601,769 58	2,768	\$33,910,615 79	28,745	\$46,042,586 00	1,718,514	\$797,756,331 77

\* This column includes all policies not otherwise classified. See abstracts.

† Includes \$1,421,866.00 reduction for present value of instalment policies.

‡ Annuities not included.

TABLE No. 8.  
Maine Business—Life Insurance Companies.

Companies.	POLICIES ISSUED DURING THE YEAR.		POLICIES TERMINATED DURING THE YEAR.		POLICIES IN FORCE DECEMBER 31, 1895.		Premiums received.	Losses and claims paid.	Taxes paid on premiums.
	Number.	Amount.	Number.	Amount.	Number.	Amount.			
MAINE COMPANY.									
Union Mutual .....	911	\$1,186,382 27	348	\$544,090 31	2,556	\$3,719,274 82	\$125,870 12	\$21,183 89	\$3,438 65
COMPANIES OF OTHER STATES.									
Attna .....	184	\$259,920 00	168	\$220,648 00	1,510	\$1,854,297 00	\$72,554 27	\$93,694 45	-
Connecticut Mutual .....	167	213,500 00	118	177,862 00	2,280	3,481,288 00	117,725 43	106,770 49	-
Equitable .....	956	1,630,020 00	355	1,027,996 00	2,711	4,960,345 06	163,547 61	68,140 00	\$1,305 43
Home .....	46	73,691 00	11	19,500 00	48	73,591 00	2,406 47	-	48 13
Kansas Mutual .....	42	111,500 00	13	14,000 00	36	108,500 00	971 23	-	19 42
Manhattan .....	85	131,000 00	43	72,000 00	169	258,816 00	7,775 66	4,000 00	75 18
Massachusetts Mutual .....	128	182,500 00	105	170,312 00	1,162	1,698,785 00	49,189 33	27,674 00	779 69
Metropolitan .....	8,668	1,690,404 00	11,460	1,462,617 00	20,818	2,497,301 00	146,340 12	57,427 89	1,771 86
Ordinary .....	143	151,961 00	85	87,500 00	233	244,029 00	309,053 41	227,106 14	2,363 95
Mutual .....	719	1,213,378 00	390	678,658 00	4,715	8,710,350 00			
Mutual Benefit .....	292	398,715 00	118	215,089 00	2,034	3,294,914 00	104,624 15	99,068 00	-
National .....	144	196,256 64	76	105,984 90	430	694,393 74	28,587 27	20,000 00	561 05
New England Mutual .....	186	340,154 00	136	261,567 00	1,977	3,375,769 00	96,221 44	89,264 00	1,849 76
New York .....	253	394,378 00	93	183,655 00	1,968	3,307,816 00	119,037 69	41,682 65	1,032 23
Northwestern Mutual .....	339	549,797 00	102	183,315 00	1,543	2,383,147 00	95,141 70	15,896 00	1,441 16
Penn Mutual .....	130	206,000 00	89	186,800 00	891	1,345,700 00	53,632 36	22,301 00	1,072 65
Phoenix Mutual .....	79	87,123 00	91	102,762 00	836	809,696 00	31,142 21	13,770 00	154 57
Provident Life and Trust .....	43	93,085 00	19	50,406 00	473	886,474 00	30,920 87	-	618 43
Provident Savings .....	55	78,000 00	25	38,500 00	162	320,500 00	6,717 18	4,000 00	59 61
State Mutual .....	50	64,500 00	48	78,613 00	199	320,431 00	12,279 20	16,500 00	137 76
Travelers' .....	47	52,539 00	39	62,826 00	736	988,891 00	19,475 71	20,993 00	305 29
Union Central .....	94	133,500 00	57	93,000 00	134	193,400 00	6,296 95	-	135 94
United States .....	14	27,250 00	48	139,130 00	118	166,690 00	5,592 06	1,000 00	86 56
Washington .....	331	405,474 00	253	397,120 00	771	907,342 00	33,224 42	19,329 80	228 67
Total .....	13,195	\$8,654,075 64	14,002	\$5,939,890 90	45,954	\$42,701,225 74	\$1,512,456 74	\$948,467 52	\$14,069 83
Aggregate .....	14,106	9,240,457 91	14,350	6,483,951 21	48,510	46,420,500 56	1,638,326 86	969,651 41	\$17,508 48
* Installing policies entered for present value only. See page 33.									
* Insurance bearing Company.									

\* Installment policies entered for present value only. See page 35. † Includes \$32.50 paid by Life Insurance Clearing Company.



TABLE No. 9.  
Capital, Assets, Liabilities, Surplus, Premiums, Losses, Income and Disbursements—Casualty Insurance Companies.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities except capital.	Surplus to policy holders.	Net premiums.	Total income.	Losses.	Total disbursements.
Ætna, Conn.....	\$1,750,000	\$43,539,796 71	\$36,667,920 29	\$47,572,276 42	\$ 278,703 61	\$ 322,354 43	\$119,268 83	\$ 235,585 35
American Surety Company, N. Y. ....	2,500,000	4,963,566 63	1,019,136 81	3,884,228 84	1,013,342 96	1,060,019 65	264,332 37	1,251,518 87
City Trust, Safe Deposit & Surety Co., Pa. ....	500,000	2,204,407 93	1,622,869 70	681,408 23	40,887 99	187,533 53	8,160 46	1,08,739 76
Employers' Liability, Eng. ....	200,000	1,073,311 69	1,72,850 44	533,611 25	97,251 39	1,003,078 60	698,319 92	1,018,162 47
Fidelity and Casualty, N. Y. ....	250,000	2,341,089 72	1,772,080 46	568,693 26	2,300,468 35	2,608,678 57	910,663 10	2,415,315 08
Fidelity and Deposit Co., Md. ....	750,000	1,419,776 38	236,168 10	1,160,608 28	313,068 10	381,845 18	51,400 04	311,761 86
Guarantor's Liability Co., Pa. ....	500,000	1,164,831 42	578,748 49	586,331 97	887,696 68	1,005,117 33	426,225 64	627,648 04
Guarantee Co. of North America, Can. ....	300,000	832,734 54	223,627 14	609,107 40	904,787 95	228,086 61	43,050 46	130,710 48
Hartford Steam Boiler & Marine Ins. Co., Conn. ....	500,000	2,013,189 46	1,262,088 54	717,857 52	893,067 12	513,536 24	118,186 45	923,304 38
Lloyd's Surety Co., N. Y. ....	500,000	633,283 12	92,408 50	538,571 31	364,472 58	113,536 14	4,000 00	60,947 88
Lloyd's Plate Glass, N. Y. ....	200,000	633,782 38	227,020 22	406,762 16	392,184 03	418,815 77	144,430 21	367,417 80
London Guarantee & Accident Co., Eng. ....	200,000	687,516 23	384,118 33	293,397 90	517,905 92	532,873 13	169,881 86	370,487 70
Metropolitan Plate Glass, N. Y. ....	100,000	419,016 27	132,090 44	286,926 83	240,175 10	390,396 53	102,380 62	243,331 86
New Jersey Plate Glass, N. Y. ....	100,000	143,768 76	39,589 74	114,179 03	49,341 27	54,729 86	15,008 02	47,133 87
New York Plate Glass, N. Y. ....	100,000	273,709 51	110,678 54	163,030 97	184,565 17	304,062 86	53,145 04	154,722 57
Preferred Accident, N. Y. ....	100,000	457,145 42	246,514 75	208,630 67	835,080 71	843,535 89	333,870 39	817,367 58
Safety Casualty Co., Me t. ....	—	—	—	—	—	—	—	—
Standard, Mich. ....	200,000	844,854 33	598,471 74	246,382 59	942,392 54	970,710 00	453,264 55	921,920 31
Travelers', Conn. ....	1,000,000	3,184,505 09	1,880,458 37	1,306,046 72	2,643,726 87	2,777,598 77	1,243,267 54	2,453,574 55
Union Casualty and Surety Co., Mo. ....	250,000	765,304 02	438,796 81	326,506 21	815,968 74	841,108 60	516,432 92	779,986 75
United States Casualty Co., N. Y. ....	300,000	596,340 10	191,467 41	384,872 69	382,842 86	586,704 63	68,081 56	295,537 04
<b>Total .....</b>	<b>\$10,354,600</b>	<b>\$68,113,377 76</b>	<b>\$48,398,407 51</b>	<b>\$19,713,970 26</b>	<b>\$14,172,066 85</b>	<b>\$15,126,880 76</b>	<b>\$5,527,849 98</b>	<b>\$13,565,664 70</b>

† No return.

\* Includes "Life Department."

TABLE No. 10.  
Risks and Premiums, and Maine Business-Casualty Insurance Companies.

Name of Company.	RISKS.			BUSINESS IN MAINE.				
	Written.	*Terminated.	†In force Dec. 31, 1886.	Risks written.	Premiums.	Losses paid.	Losses incurred.	Tax.
Ætna, Hartford, Conn. ....	\$ 84,421,500 00	\$ 66,846,700 00	\$ 57,347,350 00	\$ 308,000 00	\$ 1,052 83	\$ 50 00	\$ 50 00	\$86 74
American Surety Co., New York City....	906,377,180 60	173,833,011 27	187,685,422 33	659,335 00	4,351 61	14 50	156 90	4 00
City Trust, Safe Deposit and Surety Co., Pa.	31,694,292 36	24,100,780 65	37,634,531 07	29,000 00	300 00	-	-	132 02
Employers' Liability, London, Eng. ....	249,740,068 00	229,920,214 00	209,524,130 00	2,305,783 00	10,340 74	3,739 82	2,654 82	381 57
Fidelity and Casualty, New York City....	696,776,783 79	530,867,339 76	470,108,099 73	3,652,986 86	21,217 54	2,139 58	2,139 58	-
Fidelity and Deposit Co., Baltimore, Md.	75,133,430 09	41,862,031 32	76,738,007 18	3,500 00	35 00	-	-	70
Guarantor's Liability Indemnity Co., Pa.	100,872,900 00	66,934,406 00	49,656,784 00	120,000 00	3,278 53	315 00	625 00	65 57
Guarantee Co. of North America, Canada.	53,288,690 00	56,788,149 00	47,887,788 00	806,200 00	786 48	250 81	227 08	10 71
Hartford Steam Boiler, Hartford, Conn....	111,804,790 00	91,164,062 00	263,519,189 00	1,152,500 00	\$11,064 74	-	-	221 69
Lawyer's Surety Company, New York....	26,518,037 00	21,450,549 52	22,905,014 00	4,500 00	45 00	-	-	90
Lloyd's Plate Glass, New York ....	14,883,828 00	14,368,634 00	14,927,087 00	66,381 83	1,992 06	264 24	272 24	33 76
London Guarantee and Accident Co., Eng.	68,315,350 00	44,980,900 00	70,270,600 00	470,000 00	2,472 37	200 00	200 00	45 45
Metropolitan Plate Glass, New York ....	10,940,686 00	10,427,105 00	9,525,533 00	21,753 15	556 28	253 83	253 83	6 05
New Jersey Plate Glass, Newark, N. J. ....	1,695,091 00	1,157,026 00	2,213,792 00	9,393 14	244 02	7 00	7 00	4 88
New York Plate Glass, New York ....	9,812,637 00	8,588,961 00	7,968,260 00	41,268 10	1,152 82	449 50	449 50	14 07
Preferred Accident, New York City....	892,705,000 00	892,612,000 00	341,100,000 00	6,024,000 00	11,454 00	4,568 43	4,845 43	137 31
Safety Casualty Company, Old Town....	-	-	120,964,690 00	106,000 00	-	187 14	157 14	11 45
Standard Life and Accident, Detroit, Mich	163,799,790 00	162,217,790 00	345,011,276 00	5,387,700 00	37,803 68	14,632 07	23,082 07	-
Travelers', Hartford, Conn. ....	433,601,100 00	499,906,050 00	96,213,152 13	57,647 00	801 67	2,807 06	2,807 06	12 03
Union Casualty and Surety Co., Mo. ....	122,342,096 40	110,734,017 48	170,088,190 00	666,750 00	1,027 00	154 96	216 96	17 44
United States Casualty Company, N. Y. ....	397,324,076 00	227,255,175 00	-	-	-	-	-	-
<b>Total</b> .....	\$3,680,656,641 14	\$3,125,965,882 00	\$2,566,964,576 46	\$21,755,393 90	\$110,908 90	\$30,024 07	\$38,002 74	1,168 34

\*Policies re-insured not included. †Statement not received. ‡Includes policies re-insured.

§ Includes \$3,326.43 received for inspections.

**TABLE No. 11.**  
**Assets, Liabilities, Insurance in Force, Income and Disbursements—Assessment Companies.**

MAINE COMPANIES.	Net invested assets.	*Liabilities.	Insurance in force.	INCOME.		DISBURSEMENTS.	
				From members.	All other sources.	Losses.	All other.
Garfield Mutual Life Insurance Company, Lewiston ..	\$ 2,561 31	\$2,790 35	\$ 222,027 00	\$ 2,092 80	\$ 313 75	\$ 556 00	\$ 2,191 66
Maine Benefit Association, Auburn.....	113,540 89	1,794 58	12,164,000 00	190,868 80	5,600 59	131,925 00	40,457 19
Washington Casualty Company, Portland .....	598 18	3,500 69	75,991 00	9,505 33	2,012 72	5,207 31	6,239 20
<b>Total .....</b>	<b>\$116,720 38</b>	<b>\$8,083 62</b>	<b>\$12,462,018 00</b>	<b>\$203,367 02</b>	<b>\$7,927 06</b>	<b>\$137,288 31</b>	<b>\$42,888 05</b>
COMPANIES OF OTHER STATES.							
Atlas Accident Insurance Company, Boston, Mass.....	\$ 15,374 11	\$191 60	\$18,306,125 00	\$ 65,570 26	\$ 200 00	\$ 15,845 04	\$ 45,578 65
Bay State Beneficiary Association, Westfield, Mass.....	194,629 77	-	47,127,625 00	773,492 48	8,409 27	742,737 27	108,208 84
Covenant Mutual Benefit Association, Galesburg, Ill. ..	747,969 39	9,605 73	92,810,750 00	1,646,390 71	17,101 36	1,145,821 44	414,160 33
Equitable Accident Insurance Assoc'n, Boston, Mass. ..	7,176 39	841 88	6,921,500 00	20,285 00	254 65	5,181 44	14,290 44
Fidelity Mutual Life Association, Council Bluffs, Ia....	1,317,886 14	120,074 92	56,363,343 00	1,307,432 06	84,994 55	434,328 62	631,738 27
Guaranty Life and Annuity Insur. Co., Hartford, Conn. ..	32,950 51	3,732 56	2,179,000 00	36,371 54	13,953 39	19,300 00	22,718 26
Massachusetts Benefit Life Association, Boston, Mass. ..	1,035,582 05	1,283,393 40	89,486,700 00	1,794,480 90	57,455 84	1,270,773 79	448,641 35
Massachusetts Masonic Life Ass'n, Springfield, Mass. ..	1,062,313 77	-	112,568,780 00	2,702,476 68	30,362 84	1,703,968 34	1,107,441 30
Massachusetts Mutual Accident Ass'n, Boston, Mass. ....	25,433 54	-	3,585,000 00	104,600 39	927 67	102,000 00	11,546 50
Massachusetts Mutual Life Association, Boston, Mass. ....	18,961 30	6,181 45	16,077,875 00	61,382 95	543 16	24,411 68	37,340 51
Mercantile Mutual Accident Assoc'n, Boston, Mass. ....	10,685 49	6,43 00	5,596,125 00	18,338 41	2,087 31	11,513 69	12,791 37
Mutual Reserve Fund Life Association, New York City ..	3,967,316 25	454,990 28	348,653,371 00	5,258,193 95	317,087 61	4,084,074 92	1,770,034 29
New England Life Stock Insurance Co., Boston, Mass. ..	5,438 00	-	404,965 00	49,089 80	-	28,814 26	19,550 52
New England Mutual Accident Ass'n, Boston, Mass. ....	78,121 37	932 24	62,045,550 00	178,049 02	2,223 55	72,344 56	106,610 39
Northwestern Masonic Aid Ass'n, Chicago, Ill. ....	970,021 04	56,392 13	129,434,500 00	2,194,511 14	353,609 47	1,945,000 00	497,518 76
Security Mutual Life Association, Birmingham, N. Y. ....	366,552 18	9,530 55	30,137,350 00	352,044 27	49,104 06	75,200 58	233,430 64
U. S. Masonic Benevolent Ass'n Council Bluff, Ia. ....	202,486 74	25,600 00	12,210,750 00	256,554 72	25,043 04	169,650 00	89,085 06
<b>Total .....</b>	<b>\$10,584,918 94</b>	<b>\$1,377,419 74</b>	<b>\$986,915,439 00</b>	<b>\$16,819,383 56</b>	<b>\$985,335 77</b>	<b>\$11,990,545 66</b>	<b>\$5,571,612 48</b>
<b>Aggregate .....</b>	<b>\$10,701,638 24</b>	<b>\$1,863,505 36</b>	<b>\$998,377,457 00</b>	<b>\$17,092,630 56</b>	<b>\$973,262 83</b>	<b>\$12,087,883 97</b>	<b>\$5,614,500 53</b>

\* Contingent liabilities not included. See abstracts.

TABLE No. 12.  
Maine Business—Assessment Life and Casualty Companies.

Name of Company.	CERTIFICATES WRITTEN DURING THE YEAR.		CERTIFICATES TERMINATED DURING THE YEAR.		CERTIFICATES IN FORCE DECEMBER 31, 1895.		Losses and claims paid during the year.
	No.	Amount.	No.	Amount.	No.	Amount.	
MAINE COMPANIES.							
Garfield Mutual Insurance Company, Lewiston.....	703	\$110,036 00	434	\$ 94,217 00	680	\$222,027 00	\$ 556 00
Maine Benefit Association, Auburn.....	1,115	763,000 00	928	971,000 00	4,973	9,464,500 00	112,000 00
Washington Casualty Insurance Company, Portland. ....	692	63,265 00	727	67,350 00	846	75,991 00	5,207 31
Total.....	2,510	\$666,301 00	2,089	\$1,132,567 00	6,509	10,262,518 00	\$117,763 31
COMPANIES OF OTHER STATES.							
Atlas Accident Insurance Company, Boston, Mass.....	423	\$1,654,500 00	345	\$1,267,500 00	292	\$1,259,750 00	\$ 1,864 06
Bay State Beneficiary Association, Westfield, Mass.....	1,888	3,713,860 00	277	695,200 00	1,774	3,313,100 00	30,175 86
Covenant Mutual Benefit Association, Galesburg, Ill. ....	12	21,000 00	19	43,500 00	171	335,125 00	7,500 00
Equitable Accident Association, Boston, Mass.....	148	730,000 00	81	406,750 00	89	387,250 00	179 90
Fidelity Mutual Life Association, Philadelphia, Pa. ....	25	38,000 00	18	20,000 00	142	232,500 00	-
Guaranty Fund Life Association, Council Bluffs, Ia. ....	7	7,000 00	6	6,000 00	44	44,000 00	-
Hartford Life and Annuity Insurance Company, Hartford, Ct.	7	7,000 00	34	52,500 00	97	141,500 00	-
Massachusetts Benefit Life Association, Boston, Mass.....	128	237,000 00	42	73,000 00	360	579,700 00	12,000 00
Massachusetts Masonic Life Association, Springfield, Mass...	32	28,000 00	-	-	32	28,000 00	-
Massachusetts Mutual Accident Association, Boston, Mass...	694	1,786,350 00	632	1,396,212 00	634	2,172,575 00	5,082 95
Mercantile Mutual Accident Association, Boston, Mass.....	31	93,750 00	33	62,000 00	176	484,250 00	1,404 29
Mutual Reserve Fund Life Association, New York City.....	85	116,500 00	179	358,500 00	517	1,182,500 00	5,850 00
New England Live Stock Insurance Company, Boston, Mass.	60	6,500 00	108	13,911 00	124	13,475 00	587 50
New England Mutual Accident Association, Boston, Mass...	186	718,850 00	136	469,750 00	473	2,227,100 00	3,032 62
Northwestern Masonic Aid Association, Chicago, Ill. ....	24	41,500 00	44	126,500 00	115	255,500 00	-
*Security Mutual Life Association, Binghamton, N. Y. ....	76	76,000 00	134	296,750 00	146	250,750 00	-
U. S. Masonic Benevolent Association, Council Bluffs, Ia.....							
Total.....	3,796	\$9,288,550 00	2,088	\$5,233,073 50	5,186	\$12,837,075 00	\$68,377 18
Aggregate.....	6,306	\$10,224,851 00	4,177	\$6,365,640 00	11,695	\$23,199,593 00	\$176,140 49

\* Transacted no business in Maine during 1895.

**TABLE No. 13.**  
**Maine Business-Fraternal Beneficiary Organizations.**

	MEMBERS ADMITTED DURING THE YEAR.		MEMBERSHIP TERMINATED DURING THE YEAR.		MEMBERSHIP DECEMBER 31, 1895.		Losses and claims paid during the year.
	Number.	Amount.	Number.	Amount.	Number.	Amount.	
<b>MAINE COMPANIES.</b>							
Ancient Order of Hibernians' Board of Erin (1st Div.), Portland...	14	-	33	-	70	-	\$135 00
Ancient Order of Hibernians (1st Division), Portland...	10	-	32	-	132	-	270 00
Ancient Order of Hibernians (2d Division), Portland...	15	-	46	-	180	-	558 00
†Casco Bay Command 3, Portland...	-	-	-	-	-	-	-
†Citizens' Mutual Relief Society, Portland...	-	-	12	-	124	-	1,003 00
†Good Templars' Relief Association, Portland...	-	-	-	-	-	-	-
†Union St. Joseph, Waterville...	23	-	6	-	72	-	167 79
†Madison Beneficial Association	-	-	-	-	-	-	-
†Maine Central Railroad Relief Association, Portland	125	-	134	-	1,646	-	19,863 00
†Maine State Relief Association, Portland	-	-	-	-	-	-	-
†Northeastern Masonic Relief Association, Augusta	1	-	-	-	33	-	-
Odd Fellows' Benefit Association, Portland...	-	-	2	-	119	-	218 00
Odd Fellows' Graded Mutual Relief Association, Norway	215	-	71	-	1,539	-	8,641 50
Odd Fellows' Mutual Relief Association, Portland	-	-	13	-	104	-	545 00
Odd Fellows' Relief Association, Westbrook	-	-	37	-	57	-	317 93
†Patrons' Mutual Aid Society, Auburn	308	-	114	-	760	-	3,589 22
Portland Lodge No. 142, New England Order Protection, Portland,	12	-	6	-	90	-	747 00
Portland Temperance Reform Club, Portland	8	-	10	-	54	-	940 00
Societe De Bienfaisance St. Jean Baptiste, Waterville	54	-	11	-	284	-	244 23
Union Lafayette, Waterville	7	-	2	-	123	-	267 00
York County Odd Fellows' Mutual Relief Association, Biddeford,	-	-	6	-	91	-	-
<b>Total</b>	<b>790</b>	<b>-</b>	<b>585</b>	<b>-</b>	<b>5,510</b>	<b>-</b>	<b>\$37,786 36</b>

STATISTICAL TABLES.

17

COMPANIES OF OTHER STATES.									
American Benefit Society.....	389	\$331,750 00	29	\$16,000 00	390	\$305,750 00	-		
American Legion of Honor, Boston, Mass.....	-	551	24	63,000 00	251	735,500 00	\$13,000 00		
Ancient Order of United Workmen, Boston, Mass.....	-	1,102,000 00	207	414,000 00	6,645	13,380,000 00	88,000 00		
†Foresters of America, Lowell, Mass.....	-	-	-	-	-	-	-		
†Fraternal Accident Association, Westfield, Mass.....	188	444,625 00	524	1,576,250 00	379	963,260 00	1,156 19		
Home Circle, Boston, Mass.....	3	6,000 00	32	43,000 00	128	236,000 00	-		
Independent Order of Foresters, Toronto, Can.....	716	700,000 00	162	142,500 00	1,172	1,251,000 00	5,000 00		
Knights of Columbus, New Haven, Conn.....	131	131,000 00	4	4,000 00	162	162,000 00	-		
Knights of Honor, St. Louis, Mo.....	4	5,500 00	34	56,000 00	509	976,000 00	21,000 00		
Knights of Macabees, Port Huron, Mich.....	158	87,500 00	3	4,000 00	155	88,500 00	-		
Knights of Pythias, Chicago, Ill.....	167	188,000 00	45	55,000 00	315	460,000 00	3,000 00		
Masonic Equitable Accident Association, Boston, Mass.....	480	1,272,750 00	554	1,955,750 00	876	2,946,250 00	5,911 91		
†Masonic Nat'l Health and Accident Association, Orange, Mass.....	-	-	-	-	-	-	-		
Masons' Fraternal Accident Association, Westfield, Mass.....	487	1,986,700 00	462	1,894,200 00	986	3,505,970 00	5,556 08		
New England Order of Protection, Boston, Mass.....	401	1,207,000 00	132	201,000 00	2,894	4,615,000 00	36,000 00		
Northern Mutual Relief Association, Boston, Mass.....	1	*	40	*	34	*	*		
Old Fellows' Accident Company, Boston, Mass.....	457	1,103,250 00	873	1,015,200 00	1,331	3,570,250 00	8,117 52		
†Odd Fellows' Mutual Aid and Accident Association, Piqua, Ohio,	-	-	-	-	-	-	-		
Order of United Friends, Poughkeepsie, N. Y.....	13	19,500 00	30	46,000 00	370	472,000 00	11,500 00		
Red Men's Fraternal Accident Association, Westfield, Mass.....	57	154,000 00	17	51,750 00	107	318,000 00	519 23		
Royal Arcanum, Boston, Mass.....	22	66,000 00	47	117,000 00	543	1,572,000 00	22,500 00		
†Royal Conclave of Knights and Ladies, Boston, Mass.....	-	-	-	-	-	-	-		
Royal Society of Good Fellows, Boston, Mass.....	7	8,000 00	51	75,000 00	187	325,000 00	2,000 00		
Royal Templars of Temperance, Buffalo, N. Y.....	-	-	4	6,000 00	37	54,000 00	-		
United Fellowship, Boston, Mass.....	-	-	45	83,000 00	67	129,500 00	-		
United Order of Pilgrim Fathers, Lawrence, Mass.....	284	456,000 00	88	154,000 00	1,889	3,084,000 00	22,000 00		
United Order of the Golden Cross, Knoxville, Tenn.....	697	801,500 00	443	613,000 00	5,492	6,287,000 00	70,000 00		
Workman's Benefit Association, Boston, Mass.....	183	183,000 00	4	4,000 00	211	211,000 00	-		
Total.....	5,408	\$10,253,975 00	3,354	\$8,589,650 00	25,108	\$45,475,970 00	\$315,361 26		
Aggregate.....	6,196	10,253,975 00	3,899	8,589,650 00	30,637	\$46,475,970 00	\$33,047 56		

\* Amount not given.

† Transacted no business in Maine during 1895.

‡ Statement not received.

TABLE No. 14.  
Fraternal Beneficiary Organizations.

MAINE COMPANIES.	Assets.	Unpaid claims.	INCOME.		DISBURSEMENT.		Member-ship, Dec. 31, 1906.
			Assessments	Fees, dues and per capita taxes.	Losses.	All other.	
Ancient Order of Hibernians, Board of Erlin (1st division), Portland .....	\$383 55	-	\$ 11 70	\$243 20	\$135 00	\$146 25	70
Ancient Order of Hibernians (1st division), Portland .....	406 98	-	100 50	794 50	270 00	491 50	153
Ancient Order of Hibernians (3d division), Portland .....	569 56	-	116 50	1,066 25	538 00	477 75	150
†Casco Bay Commandery, Portland ..	-	-	-	-	-	-	-
Citizens' Mutual Relief Society, Portland.....	1,393 96	* 500 00	1,049 00	105 00	1,003 00	191 25	194
†Good Templars' Relief Association, Portland .....	-	-	-	-	-	-	-
†Union St. Joseph, Waterville.....	489 73	-	-	412 75	167 79	39 00	73
†Madison Beneficial Association, Madison.....	-	-	-	-	-	-	-
†Maine Central Railroad Relief Association, Portland.....	24,652 35	1,000 00	12,496 50	8,559 00	19,893 00	710 17	1,646
†Maine State Relief Association, Portland.....	-	-	-	-	-	-	-
Northeastern Masonic Relief Association, Augusta.....	53 71	-	1	-	-	-	33
Old Fellows' Beneficial Association, Portland .....	1,927 94	-	329 50	60 00	918 00	47 56	116
Old Fellows' Graded Mutual Relief Ass'n, Norway .....	10,636 44	6,225 00	11,899 00	1,840 00	8,441 50	2,770 49	1,559
Old Fellows' Mutual Relief Association, Portland....	1,931 47	-	63 70	-	441 00	57 18	104
Old Fellows' Relief Association, Westbrook.....	2,044 88	117 00	317 11	145 00	317 83	262 86	57
Patrons' Mutual Aid Society of Maine, Auburn .....	5,339 94	4,563 75	4,741 75	1,080 00	3,860 22	1,077 15	760
Portland Lodge, No. 142, N. E. Order of Protection, Portland.....	-	-	-	-	-	-	-
Portland Temperance Reform Club, Portland.....	25 14	-	683 30	321 00	747 60	405 86	90
Societie De Bienfaisance St. Jean Baptist, Waterville .....	1,418 37	-	-	37 00	-	467 46	54
Union Lafayette, Waterville .....	819 05	-	508 00	543 36	949 00	1,363 12	285
York County Odd Fellows' Mutual Relief Ass'n, Saco .....	689 78	-	321 90	643 00	244 22	313 24	133
				-	267 00	25 49	91
Total .....	\$53,079 92	\$13,405 75	\$32,564 47	\$16,192 55	\$37,768 26	\$8,807 63	5,519

STATISTICAL TABLES.

19

COMPANIES OF OTHER STATES.										
American Benefit Society, Boston, Mass.....	\$ 2,439 99	\$ 2,000 00	\$ 14,710 66	\$ 85,145 17	\$ 577 80	\$ 13,500 00	\$ 4,374 96	3,071		
American Legion of Honor, Boston, Mass.....	637,351 86	290,000 00	2,846,569 45	5,498 75	59,108 90	2,545,500 00	338,373 60	33,310		
Ancient Order of United Workmen, Boston, Mass.....	108,608 11	6,000 00	682,480 00	47,538 27	3,885 85	614,500 00	130,705 94	45,021		
Foresters of America, Lowell, Mass.....	367 66	5,000 00	38,394 08	825 39		38,000 00	692 53	1,056		
Fraternité Accident Association, Westfield, Mass.....	8,660 55		26,914 00	20,462 00	4,346 05	30,821 34	23,693 19	4,304		
Home Circle, Boston, Mass.....	4,321 13	24,000 00	171,613 97		3,073 33	155,000 00	16,117 01	7,313		
Independence Order of Foresters, Toronto, Canada.....	1,452,615 48	19,975 00	967,968 23	68,901 05	40,479 81	590,380 66	185,540 19	86,581		
Knights of Columbus, New Haven, Ct.....	40,411 35	31,000 00	130,386 83		1,319 80	58,866 15	13,508 99	10,590		
Knights of the Macabees, Fort Huron, Mich.....	178,894 14	126,400 00	1,021,254 00	90,357 19	10,860 96	817,070 13	161,903 80	101,869		
Knights of Honor, St. Louis, Mo.....	77,960 23	87,200 02	4,068,380 88	33,860 45	6,545 10	3,944,253 33	90,379 31	115,213		
Knights of Pythias of the World, Chicago, Ill.....	400,537 63	992,000 00	993,068 33	47,475 40	19,077 12	866,571 66	96,833 78	40,868		
Masonic Equitable Accident Ass'n., Boston, Mass.....	18,978 86	14,350 00	78,535 78	33,865 00	257 94	46,218 57	50,440 47	7,791		
Masons' Fraternal Health & Acc't Ass'n., Orange, Mass.....										
Westfield, Mass.....	21,569 99	21,250 00	76,008 50	63,665 00	571 14	78,968 96	69,638 66	11,773		
New England Order of Protection, Boston, Mass.....	8,078 44	18,000 00	219,338 43	14,194 40	4,415 49	224,000 00	15,783 39	18,088		
Northern Mutual Relief Association, Boston, Mass.....	4,178 12	\$ 6,000 00	41,408 30	1,314 50	1,942 76	40,957 96	3,375 75	1,093		
Odd Fellows' Accident Company, Boston, Mass.....	10,313 15	5,300 00	56,428 00	3,000 00		56,435 81	20,514 75	7,064		
† Odd Fellows' Mutual Aid and Acc't Ass'n., Piquette, Ohio										
Order of United Friends, Poughkeepsie, N. Y.....	1,358 90	108,000 00	431,075 36		2,968 73	435,000 00	17,688 00	16,563		
Red Men's Fraternal Accident Assoc'n of America, Westfield, Mass.....	2,258 53	173 50	8,773 06	11,596 03	135 55	7,731 08	11,866 58	1,581		
Royal Arcanum, Boston, Mass.....	577,065 63	4,435,500 00	4,304,047 38	86,384 86	28,417 99	4,197,446 13	110,277 73	174,060		
Royal Conclave of Knights and Ladies, Boston, Mass.....	569 03		756 04	63 00	1 46	78 70	697 74	101		
Royal Society of Good Fellows, Boston, Mass.....	1,870 52	73,000 00	338,968 33	19,738 16	8,040 49	334,049 16	36,477 06	11,968		
Royal Templars of Temperance, Buffalo, N. Y.....	14,207 51	19,250 00	330,739 21	19,154 81	1,491 98	308,905 00	18,046 38	19,451		
United Fellowship, Boston, Mass.....			8,318 04		708 24	8,841 59	19,957 27	1,581		
United Order of Pilgrim Fathers, Lawrence, Mass.....	33,633 90	63,600 00	319,386 93	15,840 45	2,357 33	298,771 15	19,363 70	30,190		
United Order of the Golden Cross, Knoxville, Tenn.....	454,766 53	46,750 00	454,766 53	7,577 30	6,586 72	413,750 00	43,394 31	27,574		
Workmen's Benefit Association, Boston, Mass.....	2,316 86		20,051 00	2,964 00	183 86	10,000 00	11,466 33	3,663		
Total.....	\$3,622,002 03	\$ 6,364,657 52	\$17,517,095 05	\$290,080 68	\$307,466 71	\$16,127,384 04	\$1,357,364 67	\$761,587		
Aggregate.....	\$3,675,061 65	\$ 6,377,063 27	\$17,549,656 52	\$298,938 26	\$311,947 75	\$16,165,170 80	\$1,366,763 90	\$767,108		

\* Estimated.

† Statement not received.

‡ Statement incomplete.

§ Face value. Association does not promise to pay definite amount.





---

## **MAINE LIFE INSURANCE COMPANY.**

---

**ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE  
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS  
CONDITION ON THE 31st DAY OF DECEMBER, 1885.**

---



## UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, ME.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED E. RICHARDS, *President*.J. FRANK LANG, *Secretary*.

## INCOME.

Received for premiums on new policies .....	\$209,906 89
Received for renewal premiums. ....	780,616 22
Dividends applied to pay running premiums. ....	8,479 01
Dividends applied to purchase paid-up additions and annuities .....	17,466 94
Surrender values applied to pay running premiums.....	3,742 61
Surrender values applied to purchase paid-up insurance and annuities .....	21,704 88
Received for annuities .....	1,100 00
<b>Total .....</b>	<b>\$1,043,019 65</b>
Deduct amount paid for re-insurance, new business, \$275.57; renewals, \$2,502.31 .....	2,777 88
<b>Total premium income .....</b>	<b>\$1,040,240 77</b>
Cash received for:	
Interest upon mortgage loans. ....	79,986 81
Interest on bonds owned and dividends on stock.....	136,367 86
Interest on premium notes.....	14,117 54
Interest on other debts due the company.....	32,736 88
Discount on claims paid in advance.....	579 00
Rent of company's property .....	23,115 87
Profit on sales of securities .....	25,983 17
Income from all other sources.....	635 96
<b>Total income.....</b>	<b>\$1,353,713 38</b>
Net or ledger assets, December 31, 1894.. .....	6,296,453 00
<b>Total.....</b>	<b>\$7,650,166 38</b>

## DISBURSEMENTS.

Paid for losses and additions.....	\$489,618 84
Paid for matured endowments and additions .....	138,290 77
Paid on matured installment policies and additions.....	139 15
<b>Net amount paid for losses and matured endowments .....</b>	<b>\$628,038 76</b>
Paid to annuitants .....	406 59
Premium notes voided by lapse .....	12,127 94
Cash dividends paid policy-holders .....	5,196 35
Cash dividends applied to pay running premiums.....	8,479 01
Cash dividends applied to purchase paid-up additions and annuities...	17,466 94
Surrender values paid in cash.....	41,303 21
Surrender values applied to pay running premiums.....	3,742 61
Surrender values applied to purchase paid-up insurance and annuities .....	21,704 88
<b>(Total paid policy-holders, \$738,296.29.)</b>	

## Cash paid for:

Commission and bonuses to agents, new policies, \$137,077.34; renewals, \$36,989.46 .....	\$174,066 80
Salaries and allowances to managers and agents .....	74,053 47
Medical examiners' fees and inspection of risks .....	26,604 55
Salaries of officers and home office employees .....	54,445 48
Taxes on new premiums, \$3,206.59; on renewals, \$7,888.86 .....	14,106 97
Taxes on reserves, \$3,011.52 .....	8,086 46
Taxes on real estate .....	7,526 17
Fees, licenses, etc .....	16,530 67
Rent .....	2,787 72
Commuting commissions .....	20,724 40
Advertising, \$5,767.89; printing and stationery, \$11,174.13; postage, \$3,782.58 .....	7,508 61
Legal expenses .....	954 23
Furniture and office fixtures .....	13,319 73
Real estate expenses other than taxes .....	2,197 30
Losses on sales of securities .....	15,463 56
Traveling expenses, \$2,296.98; miscellaneous expenses, \$13,186.58 ..	

Total disbursements ..... \$1,176,687 40

Balance ..... \$6,473,496 98

## Invested in the following:

## ASSETS

## As PER LEDGER ACCOUNTS.

Real estate .....	\$ 799,151 39
Loans on mortgage of real estate, first liens .....	1,394,806 33
Loans secured by collaterals .....	653,557 96
Loans on company's policies assigned as collateral .....	17,850 00
Premium notes on policies in force .....	244,227 85
Cost value of bonds and stocks owned .....	3,252,264 63
Cash in company's office, \$479.49; deposited in banks, \$94,501.19 .....	94,980 68
Bills receivable .....	8,856 20
Agents' debit balances .....	6,965 53
Cash in transit December 31, 1895, since received .....	836 41
Total net or ledger assets .....	\$6,473,496 98

## OTHER ASSETS.

Interest due and accrued on mortgages .....	\$26,530 74
Interest due and accrued on stocks and bonds .....	36,914 81
Interest due and accrued on collateral loans .....	2,714 05
Interest due and accrued on premium notes .....	7,955 15
Interest due and accrued on other assets .....	1,196 61
Rents due and accrued .....	2,098 48
Total .....	\$77,349 84
Market value of stocks and bonds over cost .....	71,735 75

	<i>New Business.</i>	<i>Renewals.</i>	
Uncollected premiums on policies in force .....	\$49,097 32	\$83,306 81	
Deferred premiums on policies in force .....	22,288 72	62,988 45	
Total .....	\$71,386 04	\$146,295 26	
Deduct cost of collection .....	14,277 21	29,259 06	
Net amount of uncollected and deferred premiums .....	\$57,108 83	\$117,036 21	174,145 04
Foreborne premiums to be deducted in settlement of policy claims included in liabilities .....			641 44
Total assets per books of the company .....			\$6,797,391 05

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Agents and other ledger balances .....	\$6,965 53
Bills receivable .....	8,856 20
Interest due and accrued on agents' ledger balances .....	954 25
Total .....	16,776 58
Total admitted assets .....	\$6,780,614 47

ACCOUNT OF STOCKS, BONDS AND ALL OTHER SECURITIES (EXCEPT MORTGAGES)  
 HYPOTHECATED TO THE UNION MUTUAL LIFE INSURANCE COMPANY, AS COL-  
 LATERAL SECURITY FOR CASH ACTUALLY LOANED BY THE COMPANY, WITH THE  
 PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED THEREON  
 DECEMBER 31, 1886.

Description.	Total par value.	Total market and ap- praised value.	Amount loaned thereon.
Central Wharf, Portland, Me., 24 shares .....	\$24,000 00	\$24,000 00	\$12,000 00
Portland Water Co., Portland, Me., 355 shares.....	35,500 00	39,050 00	24,000 00
First National Bank, Wiscasset, Me., 5 shares.....	500 00	525 00	495 00
Flint & Pere Marquette R. R., preferred, 70 shares...	7,000 00	2,450 00	4,300 00
Maine Central R. R. Co., 7's .....	2,000 00	2,140 00	4,000 00
Northern Pacific R. R., land grant, 6's. ....	1,000 00	1,170 00	
Beloit Water Works Co., 6's .....	1,000 00	1,020 00	
Leeds and Farmington R. R., 1st mortg., 6's.....	1,000 00	1,000 00	700 00
Central Wharf, Portland, Me., 9 shares.....	9,000 00	9,000 00	4,200 00
Maine Central R. R., 7's.....	1,000 00	1,070 00	1,000 00
Camden & Rockland Water Co., Camden, Me., 125 shares .....	12,500 00	12,500 00	10,000 00
Camden & Rockland Water Co., Camden, Me., 68 shares .....	6,300 00	6,300 00	5,000 00
American Bell Telephone Co., 3 shares.....	300 00	600 00	5,000 00
New York, New Haven & Hartford R. R., 18 shares ..	1,800 00	3,240 00	
Grand Avenue R. R. Co., Kansas City, Mo., 1st mortg., 5's (gold).....	2,000 00	2,000 00	
Camden & Rockland Water Co., Camden, Me., 100 shares .....	10,000 00	10,000 00	10,000 00
Portland National Bank, Portland, Me., 20 shares...	2,000 00	2,200 00	400 00
Portage City Water Co., Portage, Wis., 6's .....	500 00	500 00	
Portland Water Co., Portland, Me., 25 shares.....	2,500 00	2,750 00	
Lime Rock R. R. Co., Rockland, Me., 5's .....	17,000 00	18,190 00	14,000 00
Portland R. R. Co., Portland, Me., 5 shares .....	500 00	600 00	200 00
Portland & Rochester R. R., 50 shares.....	5,000 00	6,250 00	5,000 00
Commercial Union Telegraph Co., 200 shares.....	5,000 00	4,750 00	4,000 00
Portland, Me., Water Co., 20 shares.....	2,000 00	2,200 00	2,000 00
Rockland, Me., Trust Co., 5 shares .....	500 00	550 00	5,000 00
Portland, Me., Water Co., 80 shares.....	8,000 00	8,800 00	
National Shoe & Leather Bank, Auburn, Me., 110 shares .....	11,000 00	11,000 00	
Mortgage of Real Estate on 3d St., Minneapolis, Minn.	15,250 00	25,000 00	14,357 08
Portland, Me., Water Co., 52 shares .....	5,200 00	5,720 00	5,000 00
Portland Railroad Co., 90 shares .....	9,000 00	10,800 00	9,500 00
St. Joseph Water Co., St. Joseph, Mo., 6's (gold).....	3,000 00	3,000 00	2,000 00
Atchison, Topeka & Santa Fe R. R., 4's.....	500 00	380 00	220 00
Akron Street R'y Co., 6's .....	1,000 00	1,000 00	
City of Portland, Me., 6's .....	3,000 00	3,510 00	
Rumford Falls Power Co., 5's, 1st mortg. (gold).....	30,000 00	31,500 00	25,000 00
Fort Smith, Ark., Water Co., 8's, 1st con. mortg. (gold)	12,500 00	12,500 00	14,000 00
Kalispell Water Co., 6's .....	3,000 00	3,000 00	
Lockwood Co., Waterville, Me., 13 shares .....	1,200 00	1,248 00	
Ohio & Mississippi R. R., Spg'd Div., 7's .....	2,000 00	2,140 00	3,760 17
Mt. Vernon Water Co., Mt. Vernon, N. Y., 1st mortg., 6's.....	1,000 00	1,000 00	
Antigo, Wis., Water Co., 1st mortg., 6's .....	4,000 00	4,000 00	
Portland Trust Co., 20 shares .....	2,000 00	2,200 00	2,000 00
Greenbush, N. Y., Water Co., 6's .....	1,000 00	1,000 00	800 00
International Loan & Trust Co., Kansas City, Mo., 220 shares .....	22,000 00	11,000 00	7,000 00
Ft. Smith, Ark., Water Co., 6's .....	5,000 00	5,000 00	4,000 00
Rome, Watertown & Ogdensburg R. R., 5's.....	3,000 00	3,570 00	2,500 00
Kennebec Light & Heat Co., 6's .....	500 00	525 00	
Maine Central R. R., 7's .....	20,000 00	27,400 00	
Crystal Water Co., Edgewater, N. Y., 6's.....	1,500 00	1,500 00	1,000 00
Chicago Gas Light & Coke Co., 5's.....	35,000 00	31,850 00	41,485 00
Lowell, Lawrence & Haverhill St. R'y, 5's.....	9,000 00	9,270 00	
Evansville, Ind., 5's.....	1,000 00	1,050 00	
Portland Railroad Co., 12 shares.....	1,200 00	1,440 00	1,100 00
Evansville, Ind., 4's.....	1,000 00	1,000 00	1,500 00
Crystal Water Co., Edgewater, N. Y., 6's.....	1,000 00	1,000 00	

ACCOUNT OF STOCK, BONDS, ETC.—*Concluded.*

Description.	Total par value.	Total market and ap- praised value.	Amount loaned thereon.
Ft. Smith, Ark., Water Co., 6's .....	\$ 500 00	\$ 500 00	10,000 00
Old Orchard Water Co., 6's .....	2,000 00	2,000 00	
Athol Water Co., 80 shares .....	8,000 00	6,000 00	
Rumford Falls Light & Water Co., 6's .....	4,500 00	4,500 00	
Maine & New Hampshire Granite Co., 5's .....	11,000 00	11,000 00	10,000 00
Maine & New Hampshire Granite Co., 5's .....	5,500 00	5,500 00	5,000 00
State Publishing Association, 100 shares .....	10,000 00	10,000 00	8,400 00
Aroostook Trust & Banking Co., 30 shares .....	3,000 00	3,900 00	3,000 00
Cobb Lime Co., 209 shares .....	20,900 00	12,540 00	
Rockland, Me., 4's .....	500 00	500 00	10,485 00
Leadville Water Co., 6's (sinking fund) .....	500 00	500 00	
Antigo Water Co., 6's .....	500 00	500 00	
Kennebec Light & Heat Co., 6's .....	500 00	525 00	
York Light & Heat Co., 6's .....	1,000 00	1,000 00	10,000 00
Rockland, Thomaston & Camden St. R'y, 5's .....	500 00	500 00	
Portland, Me., Water Co., 100 shares .....	10,000 00	11,000 00	
Kennebec Light & Heat Co., 40 shares .....	4,000 00	4,000 00	
Maine Trust & Banking Co., Gardiner, Me., 100 shares .....	10,000 00	15,000 00	10,000 00
Utica Belt Line St. R'y Co., 5's .....	26,000 00	26,150 00	20,588 00
First National Bank, Houlton, Me., 20 shares .....	2,000 00	3,500 00	2,000 00
Ft. Smith, (Ark.) Water Co., 6's .....	1,000 00	1,000 00	800 00
Lime Rock R. R., 300 shares .....	30,000 00	30,000 00	20,000 00
Aroostook Trust & Banking Co., 30 shares .....	3,000 00	4,300 00	3,000 00
Bangor & Aroostook R. R., 1st mortgage, 5's .....	10,000 00	10,200 00	9,000 00
Ft. Fairfield National Bank, 10 shares .....	1,000 00	1,300 00	500 00
Portland, Me., Water Co., 5's .....	4,000 00	4,000 00	3,015 42
Jeffersonville, Ind., 6's .....	1,000 00	1,000 00	2,500 00
Maine Central R. R., 7's .....	1,000 00	1,370 00	
Portland & Ogdensburg R. R., 6's .....	500 00	535 00	
Rumford Falls Light & Water Co., 6's .....	2,000 00	2,000 00	
Old Orchard Water Co., 6's .....	1,000 00	1,000 00	10,000 00
Raton Water Works, 6's .....	1,000 00	1,000 00	
Mousam Water Co., 5's .....	6,000 00	6,000 00	
Leadville, Colo., City Treasury Warrants .....	1,000 00	1,000 00	
Real Estate, St. Paul, Minn .....	3,000 00	3,000 00	1,650 00
P. H. & J. M. Brown Co., 300 shares .....	30,000 00	30,000 00	15,000 00
Rockland Water Co., 5's .....	500 00	535 00	125 00
Aroostook Trust & Banking Co., 20 shares .....	2,000 00	2,800 00	2,000 00
Presque Isle National Bank, 10 shares .....	1,000 00	1,350 00	1,000 00
Fort Fairfield National Bank, 10 shares .....	1,000 00	1,300 00	2,000 00
Presque Isle National Bank, 10 shares .....	1,000 00	1,350 00	
Sundry mortgages on real estate .....	-	10,000 00	5,400 00
Portland Water Co., 5's .....	2,000 00	2,040 00	1,500 00
Rockland, Me., Building Syndicate, 400 shares .....	40,000 00	40,000 00	25,000 00
Lime Rock R. R., 25 shares .....	2,500 00	2,500 00	2,000 00
Merchants Exchange Building Co., Kansas City, Mo., 1747 shares .....	174,700 00	87,350 00	56,388 31
Rockland, Thomaston & Camden St. R'y, 5's .....	34,500 00	34,500 00	35,000 00
Rumford Falls Light & Water Co., 6's .....	500 00	500 00	
Leadville, Colo., City Order .....	500 00	500 00	
Leadville, Colo., City Warrant, No. 21,506 .....	500 00	500 00	
Lowell, Lawrence & Haverhill St. R'y, 5's .....	3,000 00	3,080 00	3,700 00
Cobb Lime Co., 112 shares .....	11,200 00	6,720 00	
Lime Rock R. R. Co., 100 shares .....	10,000 00	10,000 00	5,000 00
Astoria, Oregon, (water) 5's .....	10,000 00	10,400 00	10,000 00
Lowell, Lawrence & Haverhill St. R'y, 5's .....	1,000 00	1,030 00	17,000 00
Knox & Lincoln R. R., 5's .....	17,000 00	18,700 00	
First National Bank, Bath, Me., 80 shares .....	8,000 00	12,000 00	
Bath National Bank, Bath, Me., 50 shares .....	5,000 00	7,500 00	
Otis Falls Pulp Co., 120 shares .....	12,000 00	12,000 00	50,000 00
Hereford R. R. Co., 169 shares .....	16,800 00	16,210 00	
Sandy River R. R. Co., 5's .....	10,000 00	11,000 00	
	\$943,958 00	\$883,083 00	\$653,557 96

ACCOUNT OF STOCKS, BONDS AND TREASURY NOTES OF THE UNITED STATES, AND OF THIS STATE, AND OF OTHER STATES; AND ALSO OF ALL OTHER STOCKS AND BONDS ABSOLUTELY OWNED BY THE UNION MUTUAL LIFE INSURANCE COMPANY, DECEMBER 31, 1885.

Public Funds.		Par Value.	Market Value.	Book Value.
Bonds,	United States, Gold, 4s, due Feb. 1, 1925 .....	\$55,000 00	\$64,075 00	\$63,800 00
"	State of Maine, (Registered) 5s, due October 1, 1917....	25,000 00	50,500 00	48,718 75
"	State of Maine, (Registered) 5s, due October 1, 1918 .....	18,000 00		
"	State of Maine, (Registered) 5s, due October 1, 1919....	5,000 00		
"	State of Maine, (Registered) 5s, due October 1, 1920....	2,000 00		
"	Province of New Brunswick, 4s, due March 15, 1890.....	3,000 00		
"	Province of New Brunswick, 4s, due July 1, 1890.....	3,500 00	100,000 00	100,568 37
"	Province of New Brunswick, 4s, due July 3, 1890.....	48,500 00		
"	Province of New Brunswick, 4s, due April 13, 1891....	5,000 00		
"	Province of New Brunswick, 4s, due December 23, 1924 .....	1,000 00		
"	Province of New Brunswick, 4s, due November 26, 1925 .....	89,000 00		
"	Montreal Harbour, (Debentures) 4s, due July 5, 1917.....	10,000 00	30,000 00	30,432 50
"	Montreal Harbour, (Debentures) 4s, due July 5, 1918.....	20,000 00		
Annuities,	Prov. of Ontario, 1896 to 1925, \$7,000, payable semi-annually until 1925, Prov. of Ontario, 1896 to 1932, \$4,000, payable semi-annually until 1932, .....	-	394,071 88	387,906 62
Bonds,	County of Cumberland, Me., 4s, due March 1, 1899.....	5,000 00	5,100 00	5,050 00
"	Bell Co., Texas, (Bridge) 5s, due November 30, 1909.....	5,000 00	5,400 00	5,200 00
"	Cass Co., Mo., (Funding) 4s, due Jan. 1, 1913, \$3,000, opt., after Jan. 1, 1903, and \$6,000, opt., after Jan. 1, 1908..	12,000 00	12,000 00	11,400 00
"	Franklin Co., Ky., (St. Clair St. Bridge) 6s, due Aug. 1, 1923, opt. after 10 years .....	16,000 00	18,240 00	17,198 40
"	Itasca Co., Minn., (Court House) 6s, due September 1, 1915.....	20,000 00	22,800 00	22,400 00
"	Jefferson Co., Ala., (Road Imp.) 6s, due November 1, 1919.....	25,000 00	30,000 00	28,750 00
"	Jefferson Co., Ala., (Road Imp.) 5s, due July 15, 1920.....	40,000 00	43,600 00	41,800 00
"	McCracken Co., Ky., (Refunding) 5s, due March 1, 1893, opt. after 1923..	30,000 00	33,000 00	32,400 00
"	Mecklenburg Co., N. C., 6s, due Nov. 1, 1920 .....	30,000 00	37,200 00	31,612 50
"	Spokane Co., Wash., (Funding) Gold, 6s, due Jan. 1, 1912, opt., after Jan. 1, 1902 .....	10,000 00	11,000 00	10,650 00
"	Wells Co., Ind., (Court House) 5s, due September 1, 1907.....	13,000 00	14,040 00	13,780 00
"	Belfast, Me., (Refunding) 4s, due Nov. 1, 1925, opt., after November 1, 1905 .....	5,000 00	5,200 00	5,137 50
"	Caribou, Me., 4s, due July 20, 1896..	1,000 00	1,000 00	1,000 00



## ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC.—Continued.

Public Funds.		Par Value.	Market Value.	Book Value.
Note,	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due Aug., 1896...	\$1,000 00	\$8,000 00	\$1,000 00
"	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due Aug., 1897....	1,000 00		1,000 00
"	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due Aug., 1898....	1,000 00		1,000 00
"	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due Aug., 1899....	1,000 00		1,000 00
"	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due Aug., 1900....	1,000 00		1,000 00
"	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due Aug., 1901....	1,000 00		1,000 00
"	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due Aug., 1902....	1,000 00		1,000 00
"	Caribou, Me., (S. H., Dist. No. 2, Bldg. Notes) 5s, due Aug., 1903....	1,000 00		1,000 00
"	Caswell Plan., Me., 6s, 1896-1900.....	1,000 00	1,000 00	1,000 00
Bonds,	Damariscotta, Me., 4½s, due July 1, 1900.....	2,000 00	2,080 00	2,000 00
Note,	Presque Isle, Me., 4½s, due Mar. 21, 1896.....	7,000 00	7,000 00	7,000 00
Bonds,	Americus, Ga., 6s, due April 1, 1919, Alliance, O., (Refunding) 6s, due October 1, 1904.....	10,000 00	12,700 00	10,900 00
"	Astoria, Ore., (Water) Gold, 5s, due January 1, 1925.....	16,000 00	18,180 00	18,040 00
"	Boone, Iowa, (Water Works) 5s, due June 1, 1905.....	35,000 00	36,400 00	36,225 00
"	Chicago, Ill., (Sanitary Dist.) 5s, due January 1, 1905.....	10,000 00	10,650 00	10,300 00
"	Chicago, Ill., (Sanitary Dist.) 5s, due January 1, 1907.....	11,000 00	11,770 00	11,481 25
"	Chicago, Ill., (Sanitary Dist.) 5s, due January 1, 1915.....	49,000 00	53,165 00	51,450 00
"	Chicago, Ill., (Sanitary Dist.) 4½s, due January 1, 1915.....	40,000 00	42,600 00	42,050 00
"	Cheboygan, Mich., (Water Works) 5s, due July 2, 1914.....	18,000 00	19,800 00	18,846 00
"	Delaware, O., (Public Hall) 6s, due November 15, 1901.....	5,000 00	5,450 00	5,631 25
Note,	Gorham, N. H., (School Dist.) 4s, due 1898 and 1899.....	2,000 00	2,000 00	2,000 00
Bonds,	Helena, Mont., (Sinking Fund) 6s, due June 1, 1911, opt. after 1901....	25,000 00	27,000 00	26,937 50
"	Ironton, O., (Street Imp.) 5s, due June 1, 1912.....	10,000 00	16,500 00	15,927 00
"	Ironton, O., (Sewer) 5s, due June 1, 1912.....	5,000 00		
"	Joliet, Ill., (Permanent Imp.) 4½s, due October 10, 1904.....	25,000 00	25,875 00	25,694 00
"	Mattoon, Ill., (Funding) 5s, due July 1, 1911.....	40,000 00	44,000 00	40,735 00
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1905, opt. after 10 years....	2,000 00	21,000 00	20,596 00
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1906, opt. after 10 years....	3,000 00		
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1910, opt. after 10 years....	3,000 00		
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1911, opt. after 10 years....	3,000 00		
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1912, opt. after 10 years....	3,000 00		
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1913, opt. after 10 years....	3,000 00		
"	Morris, Ill., (Water Works) 5s, due Aug. 1, 1914, opt. after 10 years....	3,000 00		
"	Newport, Ky., (Street) 5s, due Jan. and Feb., 1919.....	24,000 00	27,600 00	25,740 00
"	Perth Amboy, N. J., (Water) 4½s, due Sept. 1, 1922, opt. after Sept. 1, 1907,	15,000 00	15,600 00	15,235 00
"	Piqua, O., (Street Imp.) 5s, due July 1, 1896 to 1905.....	22,000 00	23,100 00	22,935 00

## ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC.—Continued.

Public Funds.	Par Value.	Market Value.	Book Value.
<b>Bonds.</b>			
Plano, Texas, (School House Imp.) 6s, due Sept. 1, 1911.....	\$7,000 00	\$7,700 00	\$7,000 00
Provo City, Utah, (Water) Gold, 6s, due Nov. 2, 1911.....	25,000 00	28,750 00	25,000 00
Pueblo, Col., (Public Bldg.) 6s, due June 1, 1902, opt. after 1898.....	15,000 00	15,750 00	15,150 00
Pueblo, Col., (Water) 6s, due April 1, 1904.....	25,000 00	28,250 00	28,437 50
Pueblo, Col., (Deficiency) 6s, due June 1, 1908.....	10,000 00	11,600 00	11,325 00
Richmond, Va., (Currency) Registered, 4s, due Jan. 1, 1928.....	10,000 00	10,000 00	9,800 00
Richmond, Va., (Currency) Registered, 4s, due July 1, 1927.....	1,000 00	1,000 00	935 00
Seattle, Wash., (Water Works and Sewer) 5s, due July 1, 1910.....	25,000 00	27,250 00	25,068 75
Salt Lake City, Utah, Gold, 5s, due May 1, 1914.....	25,000 00	28,000 00	26,187 50
Sandusky, O., (Sewer) 5s, due July 16, 1909.....	4,500 00	10,305 00	10,380 00
Sandusky, O., (Sewer) 5s, due July 16, 1900.....	5,500 00		
West Duluth, Minn., (General Fund) Gold, 6s, due July 15, 1911.....	25,000 00	30,500 00	27,875 00
<b>RAILROAD BONDS.</b>			
Boston & Maine R. R. Co., Gold, 4½s, due Jan. 1, 1944.....	25,000 00	28,750 00	25,635 13
Knox & Lincoln R'y Co., 5s, due Feb. 1, 1921.....	15,000 00	16,500 00	16,125 00
Lime Rock R. R. Co., Rockland, Me., 1st Mortg., 5s, due April 2, 1906.....	25,000 00	26,750 00	25,000 00
Maine Central R. R., Con. Mortg., 4½s, due April 1, 1913.....	100,000 00	107,000 00	100,920 96
Portland & Ogdensburg R'y Co., 1st Mortg., 5s, (M. C. R. R.) due Nov. 1, 1908.....	50,000 00	53,500 00	52,000 00
Portland & Rumford Falls R'y Co., 5s, due June 1, 1904.....	34,000 00	34,000 00	34,000 00
Penobscot Shore Line R. R. Co., 1st Mortg., Registered, 4s, due Aug. 1, 1920.....	17,000 00	17,340 00	17,000 00
Rockland, Thomaston & Camden St. R'y Co., Gold, 5s, due May 1, 1922.....	20,000 00	20,000 00	19,600 00
Central of Georgia R'y Co., Con., Gold, 5s, due Nov. 1, 1945.....	28,000 00	26,320 00	26,145 00
Fort St. Union Depot Co., Detroit, Mich., 1st Mortg., 4½s, due Jan. 1, 1941.....	25,000 00	25,500 00	24,881 25
Grand Avenue R'y Co., (K. City, Mo.) 1st Mortg., Gold, 5s, due July 10, 1906.....	30,000 00	30,000 00	28,500 00
Kanawha & Michigan R'y Co., 1st Mortg., Gold, 4s, due April 1, 1900.....	25,000 00	20,750 80	20,500 00
Kansas & Missouri R. R., 5s, (K. City F. S. & M. R. R.) due Aug. 1, 1922.....	10,000 00	7,000 00	9,500 00
Lowell, Lawrence & Haverhill St. R'y, 1st Mortg., Gold, 5s, due June 1, 1923.....	21,000 00	21,630 00	21,004 77
Milwaukee & St. Paul R. R., C. & M. Div., 1st Mortg., 7s, due Jan. 1, 1906.....	35,000 00	43,750 00	43,011 68
Norfolk Suburban Street R'y Co., 1st Mortg., Gold, 6s, due July 1, 1914.....	25,000 00	25,750 00	24,500 00
Norwood & Montreal R. R., 1st Mortg., Gold, 5s, (R. W. & O. R. R.) due April 1, 1916.....	25,000 00	27,125 00	27,490 40
Peoples' Street R'y Co., of Luzerne Co., Pa., 1st Mortg., 5s, due Aug. 1, 1918.....	25,000 00	28,500 00	23,816 25
Rome, Watertown & Ogdensburg R. R., 5s, due July 1, 1922.....	25,000 00	29,750 00	25,811 45
Staten Island Rapid Transit R. R., 1st Mortg., 6s, due Jan. 1, 1915.....	10,000 00	11,200 00	11,202 30
Sturgis, Goshen & St. Louis R'y Co., 1st Mortg., Gold, 5s, (L. S. & M. S.) due Dec. 1, 1899.....	25,000 00	18,750 00	17,785 75
Union Electric R'y Co., Saratoga, N. Y., Gold, 6s, due April 1, 1922.....	20,000 00	21,500 00	21,100 00

## ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC.—Continued.

Railroad Bonds.	Par Value.	Market Value.	Book Value.
Union Street R'y Co., Dover, N. H., 5s, due Oct. 1, 1910 .....	\$25,000 00	\$25,000 00	\$23,750 00
Utica Belt Line Street R'y Co., 1st Mortg., Gold 4s, due Nov. 1, 1899 .....	27,000 00	26,325 00	26,325 00
Wisconsin Valley R. R., 1st Mortg., 7s, due Jan. 1, 1909 .....	4,000 00	5,000 00	5,122 10
CORPORATION BONDS.			
Augusta, Me., Water Co., 5s, due Aug. 1, 1904 .....	10,000 00	10,250 00	9,950 00
Bath Iron Works, 1st Mortg., Gold, 5s, due July 1, 1898 .....	5,000 00	5,000 00	5,000 00
Freeport, Me., Water Co., 5s, due Aug. 1, 1911 .....	20,000 00	20,000 00	20,000 00
Kennebec Light and Heat Co., 1st Mortg., Gold, 6s, due Aug. 1, 1911 .....	20,000 00	21,000 00	19,800 00
Knox (Maine) Gas and Electric Co., 6s, due Feb. 1, 1903 .....	20,000 00	21,400 00	19,800 00
Maine Water Co., 1st Con. Mort., 5s, due Apr. 1, 1931 .....	20,000 00	20,000 00	20,000 00
Monsam Water Co., 1st Mort., Gold, 5s, due Oct. 1, 1915 .....	10,000 00	10,250 00	10,000 00
Bockland, Me., Water Co., 1st Mort., Gold, 5s, due March 1, 1919 .....	50,000 00	53,500 00	50,000 00
Bumford Falls Power Co., 1st Mortg., Gold, 5s, due Aug. 1, 1907 .....	25,000 00	26,250 00	25,000 00
Standish Water and Construction Co., Trust Mortg., 5s, due Nov. 1, 1923, guaranteed by Portland Water Co. ....	20,000 00	22,000 00	21,400 00
Athol (Mass.) Water Co., 1st Mortg., Gold, 5s, due Feb. 1, 1912 .....	20,000 00	20,000 00	19,800 00
City Water Co., Chattanooga, Tenn., 6s, due Dec. 1, 1908 .....	3,000 00	3,000 00	2,940 00
Crystal Water Co., Edgewater (S. I.), N. Y., 1st Mortg., 6s, due July 1, 1910 .....	20,000 00	20,000 00	19,600 00
Detroit Gas Co., Con. 1st Mortg., Gold, 5s, due Feb. 1, 1918 .....	15,000 00	11,250 00	15,000 60
Detroit Gas Co., 1st Series, Income, 5s, due Aug. 1, 1904 .....	1,500 00	900 00	1,500 00
Ellicott Square Co. (Buffalo, N. Y.) 1st Mortg., Gold, 5s, due March 1, 1935 .....	50,000 00	55,000 00	53,500 00
Edison Electric Illuminating Co., Baltimore, Md., 1st Mortg., 6s, due Nov. 1, 1915 .....	50,000 00	51,500 00	50,000 00
Fort Smith, Ark., Water Co., 6s, due Oct. 1, 1910 .....	20,000 00	20,000 00	19,600 00
Goldsboro, N. C., Water Co., 1st Mortg., 6s, due May 1, 1910 .....	25,000 00	25,000 00	24,500 00
Leadville, Colo., Water Co., (Sinking Fund) 6s, due Aug. 1, 1915 .....	20,000 00	20,000 00	20,000 00
Le Mars, Iowa, Water & Light Co., 1st Mortg., 6s, due Nov. 1, 1904 .....	25,000 00	25,625 00	24,500 00
Manitowoc (Wis.) Water Works Co., 1st Mortg., 6s, due Feb. 1, 1907 .....	25,500 00	25,500 00	24,337 50
Metropolitan Telephone & Telegraph Co., 5s, due May 1, 1918 .....	50,000 00	54,500 00	49,513 50
Oshkosh, Wis., Water Works Co., 1st Con. Mortg. (Currency), 6s, due May 1, 1920 .....	25,000 00	25,000 00	24,500 00
Port Jervis, N. Y., Gas Co., 1st Mortg., Gold, 5s, due Oct. 1, 1909 .....	5,000 00	5,000 00	4,700 00
Raton, N. M., Water Works Co., 1st Mortg., Gold, 6s, due March 1, 1912 .....	15,000 00	15,000 00	14,700 00
Richmond Water & Light Co., Richmond, Ky., 1st Mortg., Gold, (Sinking Fund) 6s, due July 1, 1910 .....	18,000 00	18,000 00	17,640 00
St. Joseph, Mo., Water Co., (Con. Sinking Fund) Gold, 6s, due Dec. 16, 1909 .....	20,000 00	20,000 00	19,800 00
Wakefield, Mass., Water Co., 5s, due Feb. 1, 1906 .....	20,000 00	20,800 00	19,300 00
RAILROAD STOCK.			
Portland, Saco & Portsmouth R. R., (142 shares)	14,200 00	20,590 00	16,513 84

ACCOUNT OF STOCKS, BONDS, TREASURY NOTES, ETC.—*Concluded.*

Bank Stock.	Par Value.	Market Value.	Book Value.
Canal National Bank, Portland, Me., (300 shares)	\$20,000 00	\$36,000 00	\$33,970 25
Cumberland National Bank, Portland, Me., (122 shares)	4,880 00	4,880 00	7,067 90
First National Bank, Portland, Me., (100 shares)	10,000 00	10,500 00	12,873 50
Merchants' National Bank, Portland Me., (36 shares)	2,700 00	4,392 00	4,341 70
National Traders Bank, Portland, Me., (63 shares)	6,300 00	7,245 00	8,683 00
Portland National Bank, Portland, Me., (200 shares)	20,000 00	22,000 00	20,000 00
Union Safe Deposit & Trust Co., Portland, Me., (2455 shares)	245,500 00	245,500 00	245,500 00
Biddeford National Bank, Biddeford, Me., (20 shares)	2,000 00	2,600 00	2,784 00
First National Bank, Auburn, Me., (30 shares)	2,000 00	2,800 00	3,200 00
First National Bank, Wiscasset, Me., (10 shares)	1,000 00	1,050 00	1,340 00
First National Bank, Lewiston, Me., (100 shares)	10,000 00	16,300 00	16,400 00
First National Bank, Bangor, Me., (12 shares)	1,200 00	1,860 00	1,560 00
First National Bank, Biddeford, Me., (50 shares)	5,000 00	8,000 00	7,305 98
Lime Rock National Bank, Rockland, Me., (60 shares)	4,200 00	3,900 00	5,040 00
Manufacturers National Bank, Lewiston, Me., (50 shares)	5,000 00	5,500 00	5,424 50
North National Bank, Rockland, Me., (100 shares)	10,000 00	15,000 00	13,341 00
Northern National Bank, Hallowell, Me., (100 shares)	10,000 00	12,900 00	14,086 25
Norway National Bank, Norway, Me., (10 shares)	1,000 00	1,250 00	1,080 00
Peoples National Bank, Waterville, Me., (40 shares)	4,000 00	4,400 00	5,517 00
Richmond National Bank, Richmond, Me., (53.5 shares)	530 00	560 00	763 00
Rockland National Bank, Rockland, Me., (50 shares)	5,000 00	8,000 00	7,630 00
Rumford Falls Trust Co., Rumford Falls, Me., (50 shares)	5,000 00	5,000 00	5,000 00
Ticonic National Bank, Waterville, Me., (35 shares)	3,500 00	3,500 00	5,089 00
Westbrook Trust Co., Westbrook, Me., (50 shares)	5,000 00	5,500 00	5,000 00
City National Bank, Dallas, Texas, (24 shares)	2,400 00	3,000 00	2,400 00
Commercial National Bank, Omaha, Neb., (50 shares)	5,000 00	4,000 00	6,250 00
Farmers & Merchants National Bank, Waco, Texas, (20 shares)	2,000 00	1,600 00	2,000 00
Flour City National Bank, Minneapolis, Minn., (50 shares)	5,000 00	2,500 00	5,775 00
Knickerbocker Trust Co., New York City, (64 shares)	6,400 00	11,840 00	9,465 00
National Bank of Kansas City, Kansas City, Mo., (50 shares)	5,000 00	1,500 00	5,437 50
National Bank of Commerce, Omaha, Neb., (50 shares)	5,000 00	2,000 00	5,250 00
Peoples Investment Co., Dallas, Texas, (153.10 shares)	1,530 00	1,377 00	1,580 00
Schuster Hax National Bank, St. Jo., Mo., (50 shares)	5,000 00	3,900 00	5,500 00
First National Bank, Buchanan Co., Mo., (30 shares)	3,000 00	2,000 00	2,880 00
Sioux Falls National Bank, Sioux Falls, South Dakota, (30 shares)	3,000 00	2,000 00	2,880 00
	\$2,761,370 00	\$3,324,020 38	\$3,252,264 63

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (Actuaries 4 per cent).....	\$6,257,505 00
Present value of unpaid installments.....	1,924 10
Claims for matured endowments due and unpaid .....	\$ 8,315 96
Claims for death losses in process of adjustment.....	55,675 32
Claims for death losses reported, no proofs received.....	27,917 25
Claims resisted.....	2,090 00
<b>Total policy claims .....</b>	<b>\$83,908 58</b>
Unpaid dividends of surplus due policy-holders.....	3,235 72
Premiums paid in advance.....	606 89
Unpaid bills \$1,000; contingent reserve, \$180.26 .....	1,130 26
<b>Total liabilities.....</b>	<b>\$6,358,309 50</b>
Surplus as regards policy-holders.....	422,304 97
<b>Total liabilities and surplus.....</b>	<b>\$6,780,614 47</b>
Surplus as regards special policy-holders .....	\$155,900 00
Surplus as regards other policy holders.....	266,404 97
<b>Total surplus.....</b>	<b>\$422,304 97</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year.....	\$231,085 00
Received during the year, old policies.....	6,289 00
Restored by revival of policies.....	92 00
<b>Total.....</b>	<b>\$237,466 00</b>
Deductions as follows:	
Used in payment of losses and claims.....	\$16,213 00
Used in purchase of surrendered policies.....	2,526 00
Voided by lapse.....	851 00
Used in payment of dividends to policy-holders .....	3,572 00
Redeemed by maker in cash.....	1,262 00
<b>Total .....</b>	<b>\$24,424 00</b>
<b>Balance, note assets at end of the year .....</b>	<b>\$213,042 00</b>

## EXHIBIT OF POLICIES.

The Following is a Correct Statement of the Number and Amount of Policies, Including Additions, in Force at the end of the Previous Year, and of the Policies Issued, Revived, or Increased and of Those Which Have Ceased to be in Force During the Year, and of Those in Force at end of Year.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		REVERSIONARY ADDITIONS.		TOTAL NUMBERS AND AMOUNT.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at end of previous year.....	10,867	\$30,808,882	6,075	\$10,486,055 00	2,508	\$4,866,730 00		\$215,375 34	19,450	\$38,312,041 34
New policies issued.....	4,384	6,726,862	738	1,082,253 00	-	-		4,384	4,384	7,888,968 00
Old policies revived.....	41	54,000	8	2,000 00	-	-		49	-	68,138 88
Old policies transferred.....	-	-	-	-	-	4,358 86		-	-	4,358 86
Old policies transferred.....	-	-	-	-	-	-		-	-	81,243 87
Additions by dividends.....	8	18,500	29	17,843 87	-	-		-	37	30,456 16
Mortuary additions to policies.....	-	-	-	-	-	75,610 86		-	-	75,610 86
Total.....	15,280	\$37,470,338	6,838	\$11,615,150 87	2,508	\$5,073,688 79		\$245,960 43	24,638	\$44,405,148 09
Add policies transferred to Maine, Missouri and Massachusetts N. F. law extensions.....	-	-	-	-	568	984,700 00		-	568	984,700 00
Total.....	15,280	\$37,470,338	6,838	\$11,615,150 87	3,077	\$6,058,388 79		\$245,960 43	25,196	\$45,389,848 09
<i>Detact policies ceased to be in force:</i>										
By death.....	134	\$327,665	56	\$ 84,904 00	38	\$73,400 00		\$4,605 55	278	\$501,574 55
By maturity and discount.....	-	-	131	125,714 04	-	-		3,065 66	131	384,719 09
By expiry term.....	-	-	-	-	247	688,478 00		-	247	985,478 00
By surrender.....	119	274,253	92	182,600 00	4	11,000 00		10,443 04	215	577,723 04
By lapse.....	1,760	3,755,000	221	274,000 00	-	-		-	1,981	4,007,500 00
By re-conversion.....	-	-	-	15,000 00	-	-		236 27	-	236 27
By transfer.....	9	30,000	8	15,000 00	90	27,500 00		-	37	63,500 00
By decrease.....	-	63,000	-	20,000 00	-	3,517 80		-	-	34,378 73
Not taken.....	568	1,164,400	198	295,000 00	-	-		-	721	1,389,400 00
Mortuary additions to policies.....	-	-	-	-	-	140,088 73		-	-	140,088 73
Total terminated.....	2,665	\$5,583,248	686	\$864,176 87	409	\$914,924 63		\$21,340 51	3,710	\$7,473,000 01
By policies transferred to Maine, Missouri and Massachusetts N. F. law extensions.....	326	564,600	243	480,100 00	-	-		-	569	984,700 00
Total.....	2,991	\$6,147,848	879	\$1,384,276 87	409	\$914,924 63		\$21,340 51	4,279	\$8,457,700 01

## EXHIBIT OF POLICIES—Concluded.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		REVERSIONARY ADDITIONS.		TOTAL NUMBERS AND AMOUNT.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.		Number.	Amount.
Net numbers and amounts in force at the end of the year .....	12,289	\$31,322,490	5,809	\$10,290,874 00	2,698	\$5,154,164 16	\$234,619 92		20,916	\$36,802,148 08
*Net numbers and amount in force at the end of the year .....	12,289	\$1,098,872	5,809	10,204,485 00	2,698	5,154,164 16	234,619 92		20,916	86,682,141 08
Policies re-insured .....	2	10,000	1	15,000 00	12	70,000 00	—		15	95,000 00

\* With installment policies entered for present value only.

One installment policy terminated by death: face value, \$1,000.00; present value, \$706.70.

Four annuity policies of \$479.91 annually, in force December 31, 1896.

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,886	\$3,123,719 86
Policies issued during the year.....	911	1,186,389 37
<b>Total .....</b>	<b>2,804</b>	<b>\$4,310,109 13</b>
Deduct policies ceased to be in force .....	348	544,060 81
<b>Policies in force in Maine, December 31, 1895.....</b>	<b>2,556</b>	<b>\$3,766,011 82</b>
Deduct difference between face and present value of installment policies. ....	-	46,737 00
<b>Total policies in force December 31, 1895 .....</b>	<b>2,556</b>	<b>\$3,719,274 82</b>
Losses and claims unpaid Dec. 31st, of the previous year,	1	102 59
Losses and claims incurred during the year.....	25	26,316 55
<b>Total .....</b>	<b>26</b>	<b>\$26,319 14</b>
Losses and claims paid during the year.....	21	21,188 89
Premiums collected or secured, without deduction:		
<b>Cash, \$125,806.12; Notes or Credits, \$84.00 .....</b>		<b>\$125,870 12</b>





---

---

## **LIFE INSURANCE COMPANIES OF OTHER STATES.**

---

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE  
INSURANCE COMPANIES OF OTHER STATES AUTHORIZED TO  
TRANSACTION BUSINESS IN THE STATE OF MAINE, SHOWING  
THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1896.**

---

---



ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1830. COMMENCED BUSINESS IN 1850.

M. G. BULKLEY, *President.*

J. L. ENGLISH, *Secretary,*

Principal Office, 318 Main Street.

Cash Capital, \$1,750,000.

INCOME.

Received for premiums on new policies.....	\$ 597,523 91
Received for renewal premiums.....	3,433,862 28
Dividends applied to pay running premiums.....	610,268 71
Surrender values applied to pay running premiums.....	13,762 60
Surrender values applied to purchase paid-up insurance and annuities.....	261,414 50
<b>Total.....</b>	<b>\$4,916,902 00</b>
Deduct amount paid for re-insurance, (renewals)....	1,920 04
<b>Total premium income.....</b>	<b>\$4,914,981 96</b>
Cash received for:	
Interest upon mortgage loans.....	1,004,672 74
Interest on bonds owned and dividends on stock.....	546,514 51
Interest on premium notes.....	81,400 13
Interest on collateral loans.....	29,165 41
Rent of company's property.....	18,586 13
Re-insurance.....	348 43
Premium notes, loans, or liens restored....	498 54
Profit on sales of real estate.....	17,066 76
Interest on deposits.....	28,724 06
<b>Total income life department.....</b>	<b>6,641,978 67</b>
<b>Total income accident department.....</b>	<b>289,354 43</b>
<b>Total income.....</b>	<b>\$6,924,333 10</b>
<b>Net or ledger assets, December 31, 1894.....</b>	<b>40,464,700 31</b>
<b>Total.....</b>	<b>\$47,389,083 41</b>

DISBURSEMENTS.

Paid for losses.....	\$2,348,228 88
Paid for matured endowments.....	832,188 45
Paid on matured installment policies.....	1,000 00
<b>Total.....</b>	<b>\$3,281,422 33</b>
Deduct amount received for losses and claims on policies re-insured..	2,864 00
<b>Net amount paid for losses and matured endowments.....</b>	<b>\$3,278,438 33</b>
Premium notes voided by lapse, \$1,190.55; used in purchase of surrendered policies, \$13,085.02.....	14,275 57
Cash dividends paid policy-holders, \$188,104.16; in reduction of premium notes, \$36,549.53.....	224,453 69
Cash dividends applied to pay running premiums.....	610,268 71
Surrender values paid in cash.....	146,580 89
Surrender values applied to pay running premiums.....	13,762 60
Surrender values applied to purchase paid-up insurance and annuities	261,414 50

Cash paid for:	
Dividends to stockholders.....	156,250 00
Commission and bonuses to agents, new policies, \$288,018.19; renewals, \$262,907.33.....	551,925 52
Salaries and allowances to managers and agents.....	10,838 50
Medical examiners' fees and inspection of risks.....	40,654 73
Salaries of officers and home office employees.....	113,343 57
Taxes on new premiums, \$5,140 68; on renewals, \$31,750.08.....	123,911 15
Taxes on reserves, \$31,978.36; on investments, \$5,042.65.....	
Fees, licenses, etc.....	11,953 26
Rent.....	25,301 35
Advertising, \$7,555.60; printing and stationery, \$17,000.83; postage \$24,916.22.....	49,472 65
Legal expenses.....	17,618 14
Furniture and office fixtures.....	2,160 38
Agency balances charged off to profit and loss.....	3,339 15
Express, incidentals, supplies, telegraph, travel, exchange.....	32,908 09
Total disbursements, life department.....	\$5,689,380 78
Total disbursements accident department.....	255,595 35
Total disbursements.....	\$5,924,876 13
Balance .....	\$41,464,157 38

## Invested in the following:

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$ 492,341 96
Loans on mortgage of real estate, (first liens).....	23,752,388 94
Loans secured by collaterals.....	429,673 14
Loans on company's policies assigned as collateral.....	719,735 62
Premium notes on policies in force.....	704,471 36
Cost value of bonds and stocks owned.....	12,528,818 77
Cash in company's office, \$464,543.17; deposited in banks, \$2,345,339.24.....	2,809,882 41
Agents' debit balances.....	23,174 57
Loans on personal security.....	500 00
Total.....	\$41,465,506 67
Deduct agents' credit balances.....	2,349 29
Total net or ledger assets per balance.....	\$41,464,157 38

## OTHER ASSETS.

Interest due and accrued on mortgages .....	\$742,376 72
Interest due and accrued on stocks and bonds .....	121,330 18
Interest due and accrued on collateral loans.....	4,266 35
Interest due and accrued on premium notes.....	171,467 66
Interest due and accrued on other assets.....	15,879 20
Total.....	\$1,055,970 61
Market value of stocks and bonds over cost.....	\$682,115 58

	New Business.	Renewals.
Uncollected premiums on policies in force.....	\$54,565 28	\$154,393 29
Deferred premiums on policies in force .....	32,948 96	218,639 40
Total .....	87,514 21	373,011 69
Deduct cost of collection.....	43,757 10	29,340 94
Net amount of uncollected and deferred pre- miums.....	43,757 11	343,170 75
Total assets per books of the company .....		\$43,568,471 38

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Agents' debit balances.....	\$23,174 57
Loans on personal security.....	500 00
Total.....	\$23,674 57
Total admitted assets.....	\$43,539,796 71

LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (actuaries 4 per cent).....	\$35,817,013 00	
Deduct net value of risks re-insured.....	43,133 00	
Net reserve.....		\$35,773,880 00
Premium obligations in excess of the net value of their policies.....	\$6,063 00	
Commissions due on premium notes.....	2,860 77	
Claims for matured endowments due and unpaid.....	54,905 00	
Claims for death losses in process of adjustment.....	109,644 00	
Claims for death losses reported, no proofs received....	29,533 00	
Claims resisted.....	15,346 00	
Total policy claims.....		\$218,170 77
Unpaid dividends of surplus due policy-holders.....		515,997 89
Premiums paid in advance.....		3,532 26
Reserve on policies cancelled.....		21,407 35
Bills payable.....		8,181 04
Total liabilities, accident department..		126,330 98
Total liabilities, except capital..		\$36,697,530 29
Cash capital.....	\$1,750,000 00	
Surplus over all liabilities.....	5,132,276 42	
Surplus as regards policy-holders.....		6,872,276 42
Total liabilities and surplus.....		\$43,539,796 71
Surplus accumulated on renewable term policies.....	\$1,219,919 00	
Surplus as regards other policy-holders.....	5,652,357 42	
Total surplus.....	\$6,872,276 42	

PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year.....	\$799,922 43	
Received during the year, old policies.....	35,154 65	
Restored by revival of policies.....	486 54	
Total.....		\$905,578 61
Deductions as follows:		
Used in payment of losses and claims.....	\$48,481 06	
Used in purchase of surrendered policies.....	13,085 02	
Voided by lapse.....	1,190 55	
Used in payment of dividends to policy-holders.....	36,349 53	
Redeemed by maker in cash.....	1,986 07	
Total.....		\$101,102 25
Balance, note assets at end of the year.....		\$704,471 36

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	34,726	\$47,962,113 84		
Endowment.....	37,776	62,968,870 00		
All other.....	10,869	24,968,712 00		
			83,370	\$135,907,796 84

\*POLICIES ISSUED DURING THE YEAR.

Whole life.....	1,239	\$3,334,795 00		
Endowment.....	7,047	13,405,534 00		
All other.....	2,086	4,775,060 00		
			10,379	\$20,515,389 00

OLD POLICIES REVIVED AND INCREASED.

Whole life.....	8	\$37,896 00		
Endowment.....	40	134,338 00		
All other.....	18	56,500 00		
			66	\$228,891 00
Total.....				\$6,815 \$156,652,075 84

\* See note bottom page 42.

## POLICIES TERMINATED DURING THE YEAR.

Whole life .....	1,611	\$2,864,116 00
Endowment .....	4,544	8,456,014 00
All other.....	2,293	5,302,686 00
	<u>8,447</u>	<u>\$16,624,815 00</u>

## HOW TERMINATED.

By death.....	1,327	\$2,319,524 00
Maturity .....	810	939,102 00
Expiry.....	744	1,764,290 00
Surrender .....	1,386	2,277,233 00
Lapse .....	2,399	5,537,433 00
*Change and decrease.....	272	584,060 00
Not taken.....	1,500	3,213,313 00
	<u>8,447</u>	<u>16,624,815 00</u>

## POLICIES IN FORCE DECEMBER, 31, 1894.

Whole life.....	34,361	\$47,480,780 94
Endowment .....	40,519	68,078,863 00
All other.....	10,688	24,487,587 00
		<u>85,368 140,027,290 94</u>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount</i>
Policies in force December 31st, of the previous year. ....	1,494	\$1,615,025 00
Policies issued during the year.....	184	259,920 00
Total .....	1,678	\$2,074,945 00
Deduct policies ceased to be in force .....	168	220,648 00
Policies in force in Maine, December 31, 1896.....	1,510	1,854,297 00
Losses and claims unpaid December 31st, of the previous year.....	1	\$136 00
Losses and claims incurred during the year.....	70	23,615 00
Total .....	71	\$23,751 00
Losses and claims settled during the year.....		26,804 45
Premiums collected or secured, without deductions:		
Cash, \$72,510.59; Notes or Credits, \$43.68 .....		\$72,554 27

\*Includes 258, policies amounting to \$489,200, changed from endowment to term.

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED, 1846. COMMENCED BUSINESS, 1846.

JACOB L. GREENE, *President.*EDWARD M. BUNCE, *Secretary.*

## INCOME.

Received for premiums on new policies.....	\$ 356,621 87
Received for renewal premiums.....	3,019,653 12
Dividends applied to pay running premiums.....	1,085,237 80
Surrender values applied to pay running premiums.....	31,777 72
Surrender values applied to purchase paid-up insurance and annuities .....	188,138 49
<b>Total premium income .....</b>	<b>\$4,681,429 29</b>
Cash received for:	
Interest upon mortgage loans .....	2,139,879 54
Interest on bonds owned and dividends on stock.....	618,739 83
Interest on premium notes.....	81,059 05
Interest on other debts due the company.....	25,005 87
Discount on claims paid in advance.....	4,506 18
Rent of company's property .....	238,825 32
Premium notes, loans, or liens restored.....	1,201 75
Profit on sales of securities.....	8,306 94
Income from all other sources .....	5,993 46
<b>Total income.....</b>	<b>\$ 7,794,406 13</b>
Net or ledger assets, December 31, 1894, \$60,546,396.36. ....	60,546,396 36
Less depreciation from book value of real estate, \$200,000.....	
<b>Total.....</b>	<b>\$68,140,804 49</b>

## DISBURSEMENTS.

Paid for losses and additions.....	\$3,886,560 70
Paid for matured endowments and additions .....	483,830 00
<b>Net amount paid for losses and matured endowments .....</b>	<b>\$4,382,390 70</b>
Premium notes voided by lapse .....	3,504 00
Cash dividends paid policy-holders .....	187,709 94
Cash dividends applied to pay running premiums.....	1,085,237 80
Surrender values paid in cash, \$418,573.80; applied on premium notes, \$15,185.79 .....	433,759 59
Surrender values applied to pay running premiums .....	31,777 72
Surrender values applied to purchase paid-up insurance and annuities	188,138 49
Cash paid for:	
Commission and bonuses to agents, new policies, \$86,667.80; renewals, \$247,916.93.....	343,584 73
Salaries and allowances to managers and agents.....	24,516 46
Medical examiners' fees and inspection of risks.....	24,510 56
Salaries of officers and home office employees .....	141,612 24
Taxes on new premiums, \$2,345.27; on renewals, \$33,787.89 .....	186,002 70
Taxes on reserves, \$10,715.13; on investments, \$149,254.41.....	119,747 79
Taxes on real estate.....	8,988 50
Fees, licenses, etc .....	7,185 62
Rent .....	69,892 89
Advertising, \$38,488.95; printing and stationery, \$20,396.38; postage, \$13,077.56 .....	21,709 13
Legal expenses.....	112,905 57
Real estate expenses other than taxes.....	34,899 23
Express, \$3,154.57; telegraph, \$555.07; traveling, \$30,573.12; miscellaneous, \$9,817.47 .....	
<b>Total disbursements .....</b>	<b>\$7,376,783 85</b>
<b>Balance.....</b>	<b>\$60,764,020 64</b>



Invested in the following:

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost of real estate . . . . .	\$ 7,678,481 68
Loans on mortgage of real estate, (first liens) . . . . .	36,080,328 53
Loans secured by collaterals . . . . .	12,300 00
Premium notes on policies in force . . . . .	1,160,865 86
Cost value of bonds and stocks owned . . . . .	14,077,011 38
Cash deposited in banks . . . . .	1,748,851 67
Bills receivable . . . . .	2,782 50
Agents' debit balances . . . . .	2,508 77
Total net or ledger assets . . . . .	\$60,764,020 64

## OTHER ASSETS.

Interest due and accrued on mortgages . . . . .	\$763,476 24
Interest due and accrued on stocks and bonds . . . . .	161,898 24
Interest due and accrued on collateral loans . . . . .	262 06
Interest due and accrued on premium notes . . . . .	130,747 42
Interest due and accrued on other assets . . . . .	1,088 86
Rents due and accrued . . . . .	37,688 90
Total . . . . .	1,094,171 74
Market value of stocks and bonds over cost . . . . .	561,834 17

## New Business. Renewals.

Uncollected premiums on policies in force . . . . .	\$12,379 92	\$ 48,080 22
Deferred premiums on policies in force . . . . .	42,061 33	244,286 38
Total . . . . .	\$54,331 24	\$387,316 60
Deduct cost of collection . . . . .	14,668 44	17,339 00
Net amount of uncollected and deferred premiums . . . . .	\$39,661 80	\$270,077 60
Total assets per books of the company . . . . .		\$62,756,765 95

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Agents' debit balances . . . . .	\$2,308 77
Bills receivable . . . . .	2,782 50
Total . . . . .	5,091 27
Total admitted assets . . . . .	\$62,754,674 68

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (actuaries 4 per cent) . . . . .	\$58,167,562 00
Extra reserve for a special class of policies not included above, (estimated) . . . . .	264,288 00
Total reserve . . . . .	\$58,421,850 00
Claims for death losses due and unpaid . . . . .	\$17,418 50
Claims for matured endowments due and unpaid . . . . .	11,478 00
Claims for death losses in process of adjustment . . . . .	98,182 00
Claims for death losses reported, no proofs received . . . . .	46,188 00
Claims resisted . . . . .	68,000 00
Total policy claims . . . . .	230,265 50
Unpaid dividends of surplus due policy-holders . . . . .	575,444 08
Premiums paid in advance . . . . .	39,077 94
Reserve on policies cancelled . . . . .	80,630 00
Additional reserve on account of lapsed policies . . . . .	246,268 00
Total liabilities . . . . .	\$54,586,525 52
Surplus as regards policy-holders . . . . .	8,161,149 18
Total liabilities and surplus . . . . .	\$62,754,674 68

## PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year.....	\$1,259,444 15	
Restored by revival of policies .....	1,201 75	
<b>Total.....</b>		<b>\$1,260,645 90</b>
<i>Deductions as follows:</i>		
Used in payment of losses and claims.....	\$28,900 25	
Used in purchase of surrendered policies.....	15,185 79	
Voided by lapse.....	3,504 00	
Used in payment of dividends to policy-holders.....	42,817 20	
Redeemed by maker in cash .....	8,862 90	
<b>Total....</b>		<b>\$9,690 94</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$1,160,955 06</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	60,336	\$144,476,081		
Endowment .....	5,643	12,210,840		
			65,979	\$156,686,921

## POLICIES ISSUED DURING THE YEAR.

Whole life .....	3,806	\$9,812,472		
Endowment .....	623	1,483,882		
			4,428	11,296,350

## OLD POLICIES REVIVED.

Whole life.....	47	\$111,800		
Endowment .....	2	15,000		
			49	\$126,800

## OLD POLICIES INCREASED.

Whole life... ..	-	\$70,122		
Endowment .....	-	25,149		
Classification corrected .....			1	94
<b>Total .....</b>			<b>70,457</b>	<b>\$168,206,896</b>

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	3,365	\$9,024,902		
Endowment .....	496	1,138,538		
	3,851	10,163,340		

## HOW TERMINATED.

By death .....	1,560	\$3,916,869		
maturity .....	248	483,390		
surrender .....	686	1,543,081		
lapse .....	1,128	2,562,100		
change and decrease.....	1	1,051,985		
not taken .....	219	585,875		
			3,851	10,163,340

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	60,894	\$145,445,722		
Endowment .....	5,793	12,596,593		
			66,686	\$158,042,315

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,281	\$3,445,000 00
Policies issued during the year.....	167	218,500 00
<b>Total .....</b>	<b>2,386</b>	<b>\$3,656,100 00</b>
Deduct policies ceased to be in force.....	118	177,862 00
<b>Policies in force in Maine, December 31, 1886.....</b>	<b>2,280</b>	<b>\$3,481,238 00</b>
Losses and claims incurred during the year .....		\$108,770 49
Losses and claims settled during the year ..		106,770 49
Premiums collected or secured without deductions ..		\$117,725 43

## EQUITABLE LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HENRY B. HYDE, *President.*WILLIAM ALEXANDER, *Secretary.*

Principal Office, 190 Broadway.

Cash Capital, \$100,000.

## INCOME.

Received for premiums on new policies .....	\$ 3,550,821 25
Received for renewal premiums .....	29,874,219 73
Dividends applied to purchase paid-up additions and annuities .....	708,084 37
Surrender values applied to purchase paid-up insurance and annuities .....	2,089,443 00
Received for annuities .....	529,131 63
<b>Total .....</b>	<b>\$36,201,640 98</b>
Deduct amount paid for re-insurance (new business)...	365 22
<b>Total premium income .....</b>	<b>\$36,200,664 76</b>
Cash received for:	
Interest upon mortgage loans .....	1,118,894 48
Interest on bonds owned and dividends on stock .....	4,531,096 77
Interest on other debts due the company .....	880,639 51
Rent of company's property .....	1,496,212 23
Profit on sales of securities .....	78,878 15
<b>Total income .....</b>	<b>\$44,336,442 89</b>
Net or ledger assets, December 31, 1884 (less real estate sinking fund, \$1,500,000) .....	177,380,261 37
<b>Total .....</b>	<b>\$221,656,704 26</b>

## DISBURSEMENTS.

Paid for losses and additions .....	\$11,424,382 75
Paid for matured endowments and additions .....	720,205 25
Paid on matured installment policies and additions .....	6,798 51

Net amount paid for losses and matured endowments .....	\$12,151,287 51
Paid to annuitants.....	406,619 08
Cash dividends paid policy-holders .....	1,294,919 88
Cash dividends applied to purchase paid-up additions and annuities.....	708,084 87
Surrender values paid in cash.....	2,868,002 87
Surrender values applied to purchase paid-up insurance and annuities .....	2,089,448 00
Cash paid for:	
Dividends to stockholders.....	7,000 00
Commission and bonuses to agents, new policies, \$1,744,145.83; renewals, \$3,153,492.89; annuities, \$15,062.48.....	3,912,691 26
Salaries and allowances to managers and agents.....	184,163 74
Medical examiners' fees and inspection of risks.....	257,145 46
Salaries of officers and home office employees .....	604,188 79
Taxes on new premiums, \$213,169.71; taxes on reserves, \$12,975.03 .....	226,144 73
Taxes on real estate.....	244,067 97
Fees, licenses, etc .....	18,004 41
Rent .....	385,040 57
Communting commissions.....	597,855 34
Advertising, \$328,861.24; printing and stationery, \$78,350.35; postage, \$68,663.....	416,874 49
Legal expenses.....	179,751 17
Furniture and office fixtures .....	15,243 24
Real estate expenses other than taxes .....	757,886 86
Losses on sales of securities .....	8,555 55
Losses on other accounts.....	64,932 66
Clerical agency and traveling expenses, express, telegraph, cable, freight, guaranty bond, premiums, telephone and general expenses.....	326,734 47
Total disbursements.....	\$37,692,065 43
Balance.....	\$186,964,618 38

Invested in the following:

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Value of real estate .....	\$40,894,066 80
Loans on mortgage of real estate .....	27,194,569 13
Loans secured by collaterals.....	2,615,500 60
Book value of bonds and stocks owned .....	110,487,614 46
Cash in company's office, and in transit since received.....	1,567,978 66
Cash deposited in banks and in trust companies at interest .....	10,012,687 76
Commuted commissions .....	784,505 61
Agents' ledger balances .....	467,711 42
Total net or ledger assets .....	\$186,964,618 38

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$280,329 39	}
Interest due and accrued on stocks and bonds.....		
Interest due and accrued on collateral loans.....		
Interest due and accrued on other assets.....		
Rents due and accrued.....	51,089 35	
	179,802 64	
Total.....	\$ 511,071 38	
Market value of stocks and bonds over book value.....	3,086,307 63	

	<i>New Business.</i>	<i>Renewals.</i>
Uncollected premiums on policies in force ....	\$524,004	\$1,252,886
Deferred premiums on policies in force.....	228,014	2,386,574
Total .....	\$752,018	\$3,548,470
Deduct cost of collection.....	150,404	708,694
Net amount of uncollected and deferred premiums.....	\$601,614	\$2,838,776
Total assets per books of the company.....	\$301,009,887 84	

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Commuted commissions, \$784,505.61; agents' balances, \$467,711.42.....	\$1,252,217 08
Total admitted assets.....	\$186,757,170 81

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries 4 per cent.)	\$158,689,906 00
Present value of unpaid instalments	80,819 00
Claims for death losses due and unpaid	\$186,389 00
Claims for matured endowments due and unpaid	33,313 83
Claims for death losses in process of adjustment	23,900 00
Claims for death losses reported, no proofs received	1,121,151 00
Claims resisted	58,735 00
Due and unpaid on annuity claims and instalment policies	7,410 18
<b>Total policy claims</b>	<b>1,444,289 11</b>
Unpaid dividends of surplus due policy-holders	88,567 00
<b>Total liabilities, except capital</b>	<b>\$160,312,681 11</b>
Cash capital	\$100,000 00
Surplus over all liabilities	39,444,489 70
<b>Surplus as regards policy-holders</b>	<b>39,444,489 70</b>
<b>Total liabilities and surplus</b>	<b>\$199,757,170 81</b>
Surplus as regards special policy-holders	\$34,225,851 00
Surplus as regards other policy-holders	5,218,638 70
<b>Total surplus</b>	<b>39,444,489 70</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	235,604	\$758,371,183		
Endowment	43,148	143,741,787		
All other	2,824	4,646,716		
Reversionary additions	-	6,488,087	281,577	\$913,556,783

## POLICIES ISSUED DURING THE YEAR.

Whole life	33,744	\$96,910,594		
Endowment	8,408	25,350,940		
All other	614	1,503,755	42,766	125,765,219

## OLD POLICIES REVIVED.

Whole life	1,123	\$4,304,570		
Endowment	255	783,180		
All other	14	33,900	1,392	5,190,630
Additions by dividends			-	1,192,681
<b>Total</b>			<b>\$325,735</b>	<b>\$1,045,635,263</b>

## POLICIES TERMINATED DURING THE YEAR.

Whole life	31,512	\$109,053,892		
Endowment	6,186	21,307,381		
All other	559	1,733,240		
Reversionary additions	-	1,143,087		
	38,257	\$133,135,710		

## HOW TERMINATED.

By death	3,160	\$11,853,943		
maturity	248	786,072		
expiry	233	800,373		
surrender	11,028	38,576,377		
lapse	16,525	48,084,435		
not taken	7,063	33,071,511	38,257	\$133,135,710

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	238,859	\$752,832,285		
Endowment .....	45,026	148,667,456		
All other .....	2,963	4,461,131		
Reversionary additions .....	-	6,548,681		
			287,478	\$912,509,553

## BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year .....	2,140	\$4,358,321 00
Policies issued during the year.....	956	1,630,020 00
Total .....	3,096	\$5,988,341 00
Deduct policies ceased to be in force.....	385	1,027,986 00
Policies in force in Maine, December 31, 1895 .....	2,711	\$4,960,345 00
Losses and claims incurred during the year.....	10	\$68,140 00
Losses and claims settled during the year .....	10	68,140 00
Premiums collected or secured, without deductions .....		\$163,547 61

## HOME LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED, 1880. COMMENCED BUSINESS, 1860.

GEORGE E. IDE, *President.*ELLIS W. GLADWIN, *Secretary.*

Principal Office, 256 Broadway.

Cash Capital, \$125,000.

## INCOME.

Received for premiums on new policies.....	\$ 812,813 99
Received for renewal premiums .....	1,028,701 56
Dividends applied to pay running premiums. ....	86,699 53
Dividends applied to purchase paid-up additions and annuities .....	80,117 28
Surrender values applied to purchase paid-up insurance and annuities .....	56,219 00
Received for annuities .....	53,878 70
Total .....	\$1,620,631 06
Deduct amount paid for re-insurance .....	8,625 54
Total premium income .....	\$1,617,005 52
Cash received for:	
Interest upon mortgage loans.....	105,534 80
Interest on bonds owned and dividends on stock.....	152,541 77
Interest on premium notes.....	32,652 40
Interest on other debts due the company.....	19,782 98
Discount on claims paid in advance.....	176 57
Rent of company's property .....	71,469 07
Total income.....	\$1,969,178 06
Net or ledger assets, December 31, 1894.....	8,237,600 29
Total.....	\$10,236,782 45

## DISBURSEMENTS.

Paid for losses and additions.....	\$487,194 45
Paid for matured endowments and additions.....	96,860 88
Paid on matured installment policies and additions.....	500 00
<b>Net amount paid for losses and matured endowments .....</b>	<b>\$584,475 28</b>
Paid to annuitants.....	9,706 58
Cash dividends paid policy-holders.....	5,377 07
Cash dividends applied to pay running premiums.....	86,689 53
Cash dividends applied to purchase paid-up additions and annuities,	80,117 28
Surrender values paid in cash.....	112,186 72
Surrender values applied to purchase paid-up insurance and annuities.....	56,219 00
(Total paid policy-holders, \$836,781.46.)	
<b>Cash paid for:</b>	
Dividends to stockholders.....	15,000 00
Commission and bonuses to agents, new policies, \$174,414.88;	
renewals, \$79,836.49; annuities, \$2,423.96.....	256,675 45
Salaries and allowances to managers and agents .....	80,940 12
Medical examiners' fees.....	26,967 00
Salaries of officers and home office employees .....	79,976 69
Taxes on new premiums and renewals, \$15,193.52.....	11,212 84
Taxes on reserves, \$730.71; on investments, \$137.28.....	16,061 51
Taxes on real estate.....	11,212 84
Fees, licenses, &c.....	6,428 28
Rent .....	25,006 34
Advertising, \$5,349.10; printing and stationery, \$12,555.54; post-	
age, \$1,830.28 .....	19,734 92
Legal expenses .....	9,755 15
Real estate expenses other than taxes .....	23,935 07
Losses on sales of securities.....	15,809 71
All other items viz: Profit and loss, \$39,610; traveling expenses,	
\$43,961.42; office expenses, \$9,630.93.....	53,202 35
<b>Total disbursements .....</b>	<b>\$1,577,488 92</b>
<b>Balance.....</b>	<b>\$8,659,298 53</b>

Invested in the following:

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$1,606,708 44
Loans on mortgage of real estate (first liens).....	2,501,447 52
Loans secured by collaterals .....	123,400 00
Loans on company's policies assigned as collateral.....	297,784 23
Premium notes on policies in force .....	496,889 18
Cost value of bonds and stocks owned.....	3,343,064 76
Cash deposited in banks.....	168,879 87
Bills receivable.....	25,451 14
Agents' debit balances .....	70,369 47
Commuted commissions.....	33,193 43
<b>Total.....</b>	<b>\$8,659,397 53</b>
Deduct agents' credit balances.....	104 00
<b>Total net or ledger assets per balance.....</b>	<b>\$8,659,293 53</b>

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$33,678 00
Interest due and accrued on stocks and bonds....	52,112 20
Interest due and accrued on collateral loans .....	951 00
Interest due and accrued on premium notes.....	1,839 44
Interest due and accrued on other assets.....	4,533 67
Rents due and accrued .....	5,894 86
<b>Total.....</b>	<b>\$101,099 17</b>
Market value of real estate over cost .....	35,516 68
Market value of stocks and bonds over cost.....	67,668 74
Due from other companies for re-insurance.....	12,500 00

	<i>New Business.</i>	<i>Renewals.</i>	
Uncollected premiums on policies in force...	\$80,002 06	\$89,578 03	
Deferred premiums on policies in force.....	17,592 65	61,382 26	
<b>Total .....</b>	<b>77,594 70</b>	<b>151,260 29</b>	
Deduct cost of collection.....	43,220 25	10,739 48	
<b>Net amount of uncollected and deferred pre-</b>			
<b>miums .....</b>	<b>\$34,374 45</b>	<b>\$140,520 81</b>	<b>174,895 26</b>
<b>Total assets per books of the company .....</b>			<b>\$9,110,973 38</b>

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Commuted commissions, \$33,138.42; agents' balances, \$70,463.47 .....	\$103,658 89	
Bills receivable .....	25,451 14	
<b>Total.....</b>		<b>129,110 03</b>
<b>Total admitted assets..</b>		<b>\$8,981,863 35</b>

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (Actuaries, 4 per cent).....	\$7,811,037 00	
Deduct net value of risks re-insured.....	5,415 00	
<b>Net reserve.....</b>		<b>\$7,805,622 00</b>
Claims for death losses in process of adjustment.....	\$46,388 50	
Claims for death losses reported, no proofs received .....	45,783 00	
Claims resisted.....	49,000 00	
<b>Total policy claims .....</b>		<b>\$141,171 50</b>
Unpaid dividends of surplus due policy-holders .....		6,508 72
Premiums paid in advance.....		3,312 86
Special deposits in excess of liabilities thereon.....		9,342 00
<b>Total liabilities, except capital .....</b>		<b>\$7,965,957 08</b>
Cash capital.....	\$125,000 00	
Surplus over all liabilities.....	890,906 27	
<b>Surplus as regards policy-holders .....</b>		<b>1,015,906 27</b>
<b>Total liabilities and surplus. ....</b>		<b>\$8,981,863 35</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31st of previous year .....	\$501,601 25	
Received during the year, new policies, \$25,565.26; old policies, \$95,720.52 .....	121,285 78	
Restored by revival of policies.....	2,567 85	
<b>Total.....</b>		<b>\$625,454 88</b>
<b>Deductions as follows:</b>		
Used in payment of losses and claims .....	\$19,571 74	
Used in purchase of surrendered policies.....	33,548 68	
Used in payment of dividends to policy-holders .....	43,258 85	
Redeemed by maker in cash .....	42,176 43	
<b>Total .....</b>		<b>138,555 70</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$486,899 18</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total</i> <i>Number.</i>	<i>Total</i> <i>Amount.</i>
Whole life.....	15,620	\$29,336,208 00		
Endowment.....	2,933	5,264,829 00		
All other .....	1,391	3,709,200 00		
Reversionary additions .....	-	497,488 00		
			<b>19,944</b>	<b>\$38,807,735</b>



## POLICIES ISSUED DURING THE YEAR.

Whole life.....	4,159	\$8,478,362 22		
Endowment.....	515	1,043,971 00		
All other .....	791	2,261,216 75		
Reversionary additions.....	-	111,214 83		
			5,465	\$11,894,764 80

## OLD POLICIES REVIVED.

Whole life.....	117	\$310,500 00		
Endowment policies ..	28	47,000 00		
All other.....	13	42,000 00		
			158	\$399,500 00

## OLD POLICIES INCREASED.

Whole life.....	-	\$14,500 00		
Endowment .....	-	549 00		
All other .....	-	2,000 00		
			-	17,049 00
Total.....			25,567	\$51,119,048 80

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	2,869	\$5,968,413 22		
Endowment .....	400	800,459 00		
All other .....	694	1,863,316 75		
Reversionary additions.....	-	2,997 83		
	3,963	\$8,635,186 80		

## HOW TERMINATED.

By death .....	261	\$487,124 45		
maturity ..	59	96,850 83		
expiry.....	1	-		
surrender.....	778	1,670,579 00		
lapse.....	1,846	3,555,400 00		
change and decrease ..	7	213,972 52		
not taken .....	1,011	2,611,260 00		
			3,963	\$8,635,186 80

## \* POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	17,027	\$32,171,157 00		
Endowment.....	3,076	5,553,890 00		
All other .....	1,501	4,151,100 00		
Reversionary additions.....	-	605,715 00		
			21,604	\$42,483,862 00

## BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year .....	13	\$30,000 00
Policies issued during the year .....	46	73,081 00
Total ..	59	\$93,081 00
Deduct policies ceased to be in force.....	11	19,500 00
Policies in force in Maine, December 31, 1895....	48	\$73,581 00
Premiums collected or secured, without deductions .....		\$2,406 47

\* Seven policies, amounting to \$115,000, included in this exhibit were re-insured during the year.

## KANSAS MUTUAL LIFE ASSOCIATION,

TOPEKA, KANSAS.

INCORPORATED, 1882. COMMENCED BUSINESS, 1882.

J. P. DAVIS, *President*.JOHN E. MOON, *Secretary*.

Principal Office, 706 Kansas Avenue.

## INCOME.

Received for premiums on new policies .....	\$ 40,820 36
Received for renewal premiums.....	141,540 23
Dividends applied to pay running premiums.....	6,695 56
Dividends applied to purchase paid-up additions and annuities .....	222 27
Surrender values applied to pay running premiums .....	820 02
Surrender values applied to purchase paid-up insurance and annuities.....	132 50
<b>Total premium income .....</b>	<b>\$190,230 94</b>
Cash received for:	
Interest upon mortgage loans.....	12,180 99
Interest on bonds owned and dividends on stock .....	630 00
Interest on premium notes .....	241 86
Interest on other debts due the company .....	867 41
From all other sources, viz: Sundry profits .....	76 33
<b>Total income.....</b>	<b>\$204,227 53</b>
Net or ledger assets, December 31, 1894 .....	235,752 76
<b>Total.....</b>	<b>\$439,980 29</b>

## DISBURSEMENTS.

Paid for losses .....	\$108,008 68
Premium notes voided by lapse, \$1,573.43; used in purchase of surrendered policies, \$343.35 .....	1,916 78
Cash dividends applied to pay running premiums .....	6,695 56
Cash dividends applied to purchase paid-up additions and annuities, .....	222 27
Surrender values paid in cash.....	1,169 09
Surrender values applied to pay running premiums.....	820 02
Surrender values applied to purchase paid-up insurance and annuities.....	132 50
(Total paid policy-holders, \$119,054.90.)	
Cash paid for:	
Commission and bonuses to agents, new policies, \$20,051.24; renewals, \$1,916.33 .....	21,967 57
Salaries and allowances to managers and agents.....	7,232 90
Medical examiners' fees and inspection of risks.....	5,754 80
Salaries of officers and home office employees.....	25,042 20
Taxes on new premiums, \$545.02 .....	2,093 71
On investments, \$1,548.68 .....	1,623 15
Fees, licenser, &c. ....	3,915 74
Rent.....	100 00
Commuting commissions.....	
Advertising, \$4,109.28; printing and stationery, \$668.77; postage, \$2,249.87. ....	7,027 90
Legal expenses.....	2,028 91
Furniture and office fixtures .....	1,049 55
All other items, viz: Discount, \$85.35; cost collection, \$1,917.28; expense of loans, \$68.69; loss on notes and accounts, \$1,446.69; telegraphing, office supplies, telephone, subscription to magazine, express and lights, \$488.94; insurance, \$7.90.....	4,008 65
<b>Total disbursements .....</b>	<b>\$200,900 33</b>
<b>Balance.....</b>	<b>\$239,079 91</b>

*Invested in the following:***ASSETS.****AS PER LEDGER ACCOUNTS.**

Loans on mortgage of real estate, first liens.....	\$178,845 00
Premium notes on policies in force .. . . .	4,730 70
Cost value of bonds and stocks owned .....	11,000 00
Cash in company's office, \$235.71; deposited in banks, \$31,551.34 .. .	31,837 69
Bills receivable. ....	5,979 77
Agents' debit balances.....	7,229 18
Due from distribution of amount recovered on Geo. W. Fraker claim,	1,740 00
<b>Total.....</b>	<b>\$240,852 34</b>
Deduct agents' credit balances.....	1,772 43
<b>Total net or ledger assets, per balance.....</b>	<b>\$239,079 91</b>

**OTHER ASSETS.**

Interest due and accrued on mortgages.....	\$3,683 75
Interest due and accrued on stocks and bonds.....	203 33
Interest due and accrued on other assets.....	319 60
<b>Total.....</b>	<b>\$4,206 68</b>

	<i>New Business.</i>	<i>Renewals.</i>
Uncollected premiums on policies in force.....	\$12,389 24	\$ 3,889 97
Deferred premiums on policies in force .....	9,233 62	17,851 66
<b>Total .....</b>	<b>\$21,622 86</b>	<b>\$21,741 63</b>
Deduct cost of collection.....	8,240 06	454 38
<b>Net amount of uncollected and deferred pre-</b>		
<b>miums.....</b>	<b>\$13,382 80</b>	<b>\$21,306 80</b>
Furniture, \$3,692.50; books, blanks, etc., \$2,000.....		5,692 50
<b>Total assets per books of the company.....</b>		<b>\$233,678 69</b>

**DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.**

Furniture and office fixtures.....	\$3,692 50
Agents' debit balances.....	7,229 18
Bills receivable .. . . .	5,979 77
Supplies, printed matter and stationery .....	2,000 00
Geo. W. Fraker claim .....	1,740 00
New premiums in process of collection .....	1,708 37
<b>Total.....</b>	<b>\$22,349 82</b>
<b>Total admitted assets.....</b>	<b>\$261,328 87</b>

**LIABILITIES.**

Computed premium reserve or net present value of all outstanding policies (Actuaries 4 per cent).....	\$112,736 14
Claims for death losses reported, no proofs received .....	\$3,000 00
Claims resisted.....	2,000 00
<b>Total policy claims.....</b>	<b>5,000 00</b>
Unpaid dividends of surplus due policy-holders .....	282 41
Premiums paid in advance.....	332 87
<b>Total liabilities.....</b>	<b>\$118,351 42</b>
Surplus as regards policy-holders .....	143,977 45
<b>Total liabilities and surplus.....</b>	<b>\$261,328 87</b>

**PREMIUM NOTE ACCOUNT.**

On hand December 31st of previous year, new, \$3,374.37; renewal, \$1,475.53 .. . . .	\$4,749 90
Received during the year, new policies, \$6,187.84; old policies, \$6,543.12 .....	13,730 86
<b>Total.....</b>	<b>\$17,480 86</b>

## Deductions as follows:

Used in purchase of surrendered policies.....	\$ 843 35
Voided by lapse.....	1,573 43
Redeemed by maker in cash.....	10,843 38

Total.....	12,760 16
------------	-----------

Balance, note assets at end of year.....	\$4,720 70
--	------------

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	700	\$1,238,000 00		
Endowment.....	60	82,000 00		
All other .....	3,723	7,088,000 00		
			4,483	\$8,348,000 00

## POLICIES ISSUED DURING THE YEAR.

Whole life.....	560	\$891,828 00		
Endowment.....	52	75,500 00		
All other .....	1,025	1,787,000 00		
			1,637	\$2,754,328 00

## OLD POLICIES REVIVED.

Whole life.....	6	\$10,000 00		
All other .....	8	10,000 00		
			14	\$20,000 00

## OLD POLICIES INCREASED

Whole life.....	4	\$9,000 00		
All other .....	16	85,000 00		
			20	\$44,000 00
Additions by dividends...	-	-	-	545 21
Total....	-	-	6,154	\$11,166,873 21

## POLICIES TERMINATED DURING THE YEAR.

Whole life..	387	\$681,000 00
Endowment.....	24	39,500 00
All other .....	738	1,333,500 00
	1,149	\$2,054,000 00

## HOW TERMINATED.

By death .....	49	\$108,000 00		
expiry .....	386	663,500 00		
surrender.....	28	47,000 00		
lapse.....	464	774,500 00		
change and decrease.....	39	132,500 00		
not taken.....	157	288,500 00		
cancelled .....	26	50,000 00		
			1,149	\$2,054,000 00

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life. ....	883	\$1,458,235 80		
Endowment.....	88	118,137 41		
All other .....	4,034	7,536,500 00		
			5,005	\$9,112,873 21

## BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year.....	7	\$ 11,000 00
Policies issued during the year.....	42	111,500 00
Total.....	49	\$122,500 00
Deduct policies ceased to be in force.....	13	14,000 00
Policies in force in Maine, December 31, 1895.....	36	\$108,500 00
Premiums collected or secured, without deductions.....		\$971 23

## \*LIFE INSURANCE CLEARING COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

THOMAS B. SCOTT, *President*.H. BURTON STRAIT, *Secretary*.

Capital Paid Up in Cash, \$100,000.

Ledger assets Dec. 31, 1894 .. .. .	\$138,064 67	
Decrease of capital during 1895, and completed and ratified February 3, 1896, for the purpose of this report .....	39,700 00	
		\$98,364 67

## INCOME.

Cash received for premiums on new policies, without deductions.....	\$29,917 52	
Cash received for renewal premiums, without deductions,	60,446 60	
Premium notes, loans, or liens taken in part payment for premiums on new policies.....	942 54	
Premium notes, loans, or liens taken in part payment for renewal premiums.....	902 41	
From surrender values applied to purchase paid-up insurance and annuities.....	577 86	
Total premium income .....		\$92,786 93
Cash received for:		
Interest upon mortgage loans .....	1,814 00	
Interest on bonds owned, and dividends on stock .....	1,840 17	
Interest on premium notes, loans, or liens.....	34 07	
Interest on other debts due the company.....	318 47	
From all other sources, viz.: Reduction by surrender of capital stock February 3, 1896, excluding business received during January and February, 1896.....		9,700 00
Total income.....		\$106,493 64

## DISBURSEMENTS.

Cash paid for death claims, including reversionary additions .....	\$21,662 17	
Premium notes, loans, liens paid for surrendered policies and voided by lapse .....	388 79	
Surrender values applied to pay running premiums .....	577 86	
Cash paid for:		
Commissions and bonuses to agents, new policies, \$18,197.87; renewals, \$7,809.52.....	26,007 39	
Salaries and allowances to managers and agents.....	3,104 60	
Medical examiners' fees, and inspection of risks .....	4,050 47	
Salaries and other compensation of officers and home office employees .....	11,467 30	
Taxes on new premiums; on renewals.....	3,587 28	
Taxes on reserves; on investments.....		
Insurance department fees and agents' licenses; municipal licenses.....		
Rent .....	840 00	
Commuting commissions.....	370 94	
Furniture, fixtures and safes for home and agency offices.....	188 46	

\* This abstract is copied from the annual statement of the company which is not satisfactory to the department and has not been accepted.

Cash paid for:	
Advertising, \$1,312.33; printing, \$1,078.38.....	\$2,390 71
For legal expenses.....	1,025 52
The following items, viz.: Fire insurance, \$3.50; telegrams, freight and express, \$285.40; postage, \$997.08; traveling expenses, \$2,189.01; miscellaneous expenses, \$2,170.19 .....	5,655 18
Total disbursements.....	\$81,310 87
Balance.....	\$123,547 34

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate .....	\$31,625 00
Loans made in cash on this company's policies assigned as collateral, Premium notes, loans, or liens on policies in force.....	127 00
Cost value of bonds and stocks owned .....	2,109 22
Cash in company's office.....	76,681 25
Cash deposited in banks. ....	1,641 39
Bills receivable.....	5,204 89
Agents' ledger balances .....	125 25
	6,033 34
Total net or ledger assets.....	\$123,547 34

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$576 38
Interest due and accrued on premium notes, loans or liens, .....	23 22
Total.....	\$ 599 60
Market value of bonds and stocks over cost.....	2,850 00

## New Business. Renewals.

Gross premiums due and unreported on policies in force December 31, 1895.....	\$18,849 42	-	
Gross deferred premiums on policies in force December 31, 1895 .....	3,695 82	\$10,889 24	
Totals .....	\$22,545 24	\$10,889 24	
Deduct loading.....	6,312 06	3,048 98	
Net amount of uncollected and deferred premiums.....	\$16,232 58	\$7,840 26	\$24,072 84
Furniture, fixtures and safes, \$918.31; commuted commissions, \$370.24 .....			1,288 55
Total assets, as per books of the company.....			\$152,358 33

## LIABILITIES.

Special reserve fund (bonus credit) .....	\$10,267 33	
Net present value of all outstanding policies in force on the 31st day of December, 1895, computed according to The Actuaries' Table of Mortality, with four per cent interest.....	12,910 87	
Net re-insurance reserve .....		\$23,178 20
Claims for death losses and matured endowments in process of adjustment or adjusted and not due .....	13,662 94	
Claims for death losses and other policy claims resisted..	2,513 00	
Total policy claims....		16,175 94
Liabilities on policy-holders' account.....		\$ 39,354 14
Gross surplus on policy-holders' account .....		113,004 19
Total liabilities.....		\$152,358 33

## PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand December 31 of previous year .....	\$ 648 06
Premium notes, loans, or liens received during the year on new policies.....	\$ 942 34
Premium notes, loans, or liens received during the year on old policies .....	3,528 46
	4,471 00
Total.....	\$5,119 06

*Deductions during the year, as follows:*

Notes, loans, or liens voided by lapse.....	\$ 383 79	
Notes, loans, or liens redeemed by maker in cash....	2,626 06	
Total reduction.....		3,009 84
Balance, note assets at end of the year.....		\$2,102 22

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1884.

	Number.	Amount.
All other policies.....	1,171	\$2,815,000 00
NEW POLICIES ISSUED DURING THE YEAR.		
All other policies.....	1,949	\$4,354,376 92
OLD POLICIES, REVIVED.		
All other policies.....	27	\$58,200 00
Total number and amount.....	3,147	\$7,228,576 92
Deduct policies ceased to be in force.....	1,363	3,080,647 00
Total in force December 31, 1885.....	1,784	\$4,137,929 92
Terminated as follows:		
By death.....	26	\$75,000 00
Surrender.....	10	22,000 00
Lapse.....	388	840,300 00
Change and decrease.....		7,500 00
Not taken.....	989	2,145,847 00
Total.....	1,363	\$3,080,647 00

## BUSINESS IN MAINE DURING 1885.

	Number.	Amount.
Policies in force December 31st of the previous year.....	38	\$72,500 00
Policies issued during the year.....	82	45,572 54
Total.....	70	\$118,072 54
Deduct policies ceased to be in force.....	35	52,500 00
Policies in force in Maine, December 31, 1885.....	35	\$65,572 54
Premiums collected or secured without deductions.....		\$1,624 91

## MANHATTAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HENRY B. STOKES, *President.*W. C. FRAZEE, *Secretary.*

Principal Office, 66 Broadway.

Cash Capital, \$100,000.

## INCOME.

Received for premiums on new policies .....	\$ 252,548 64
Received for renewal premiums .....	1,579,054 15
Dividends applied to pay running premiums .....	90,688 08
Dividends applied to purchase paid-up additions and annuities .....	1,972 97
Surrendered values applied to purchase paid-up insurance and annuities .....	96,586 20
Received for annuities .....	74,079 40
<b>Total .....</b>	<b>\$2,084,929 39</b>
Deduct amount paid for re-insurance, new business, \$4,486.56; renewals, \$6,650.20 .....	11,136 76
<b>Total premium income .....</b>	<b>\$2,063,792 63</b>
Cash received for:	
Interest upon mortgage loans .....	191,687 39
Interest on bonds owned and dividends on stock .....	158,370 87
Interest on premium notes .....	45,565 23
Interest on other debts due the company .....	70,662 15
Rent of company's property .....	200,195 99
Re-insurance .....	941 49
Premium notes, loans, or liens restored .....	1,404 77
Profit on sales of securities .....	22,964 65
<b>Total income .....</b>	<b>\$ 2,775,634 36</b>
Net or ledger assets, December 31, 1894 .....	13,004,426 86
<b>Total .....</b>	<b>\$15,780,061 22</b>

## DISBURSEMENTS.

Paid for losses and additions .....	\$1,160,204 65
Paid for matured endowments .....	106,716 00
<b>Net amount paid for losses and matured endowments .....</b>	<b>\$1,265,920 65</b>
Paid to annuitants .....	5,089 69
Premium notes voided by lapse .....	9,517 69
Cash dividends paid policy-holders .....	9,238 78
Cash dividends applied to pay running premiums .....	90,688 08
Cash dividends applied to purchase paid-up additions and annuities, surrender values paid in cash .....	1,972 97
Surrender values applied to purchase paid-up insurance and annuities .....	145,161 18
<b>(Total paid policy-holders, \$1,624,175.09).</b>	<b>96,586 20</b>
Cash paid for:	
Dividends to stockholders .....	16,000 00
Commissions and bonuses to agents, new policies, \$146,779.17; renewals, \$123,898.41; annuities, \$3,703.97 .....	290,382 55
Salaries and allowances to managers and agents .....	76,040 28
Medical examiners' fees and inspection of risks .....	45,590 02
Salaries of officers and home office employees .....	93 721 65



Cash paid for:	
Taxes on premiums, \$12,880.54; taxes on reserves, \$1,686.80.....	\$14,567 34
Taxes on real estate.....	25,049 88
Fees, licenses, etc.....	15,312 89
Rent.....	71,839 78
Advertising, \$14,885.90; printing and stationery, \$8,500.45; postage, \$9,157.88.....	32,554 23
Legal expenses.....	13,714 64
Furniture and office fixtures.....	2,736 31
Real estate expenses other than taxes . . . . .	59,289 32
All other items, viz.: office and agency expenses.....	26,091 78
Total disbursements.....	\$2,397,165 64
Balance.....	\$13,382,885 58

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$3,558,586 23
Loans on mortgage of real estate.....	3,560,099 00
Loans secured by collaterals.....	1,216,412 50
Loans on company's policies assigned as collateral.....	224,144 16
Premium notes on policies in force.....	557,017 37
Cost value of bonds and stocks owned.....	4,012,212 69
Cash in company's office, \$18,808.80; deposited in banks, \$235,604.73 ...	254,413 63
Total net or ledger assets.....	\$13,382,885 58

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$82,783 68
Interest due and accrued on stocks and bonds.....	2,687 50
Interest due and accrued on collateral loans.....	7,212 31
Interest due and accrued on premium notes.....	13,415 99
Interest due and accrued on other assets.....	7,007 50
Rents due and accrued.....	9,346 66
Total.....	\$122,453 64
Market value of real estate over cost.....	323,908 77
Market value of stocks and bonds over cost.....	128,706 81

*New Business. Renewals.*

Uncollected premiums on policies in force ....	\$68,239 20	\$102,984 35	
Deferred premiums on policies in force.....	11,607 00	119,427 00	
Total.....	\$79,846 20	\$222,411 35	
Deduct cost of collection.....	43,915 41	16,680 85	
Net amount of uncollected and deferred pre- miums.....	\$35,930 79	\$205,730 50	241,661 29
Agents' balances.....			129,021 61
Commuted commissions.....			156,798 62
Total assets per books of the company.....			\$14,485,441 32

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Commuted commissions, \$156,798.62; agents' debit balances, \$129,021.61	\$285,820 23
Total admitted assets.....	\$14,199,621 09

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (actuaries 4 per cent).....	\$13,113,139 00
Deduct net value of risks re-insured.....	5,765 00
Net reserve.....	\$13,107,374 00
Commissions due on premium notes.....	4,775 00
Claims for death losses in process of adjustment.....	\$125,636 64
Claims for death losses reported, no proofs received....	60,411 00
Claims resisted.....	70,786 00
Total policy claims.....	256,842 64

Unpaid dividends of surplus due policy-holders .....		\$32,449 49
Premiums paid in advance.....		19,099 80
Due on account of lapsed policies .....		12,161 00
<b>Total liabilities, except capital .....</b>		<b>\$13,432,694 83</b>
Cash capital .....	\$100,000 00	
Surplus over all liabilities.....	666,926 16	
<b>Surplus as regards policy-holders ..</b>		<b>766,926 16</b>
<b>Total liabilities and surplus.....</b>		<b>\$14,199,621 09</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year.....	\$582,670 12	
Received during the year .....	66,341 83	
Restored by revival of policies. ....	714 77	
<b>Total.....</b>		<b>\$649,726 82</b>
<i>Deductions as follows:</i>		
Used in payment of losses and claims.....	\$27,926 94	
Used in purchase of surrendered policies ..	14,078 58	
Voided by lapse .....	9,517 69	
Used in payment of dividends to policy-holders .....	2,848 73	
Redeemed by maker in cash.....	38,337 51	
<b>Total.....</b>		<b>\$92,709 45</b>
<b>Balance, note assets at end of the year...</b>		<b>\$557,017 37</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	21,191	\$50,661,073 00		
Endowment.....	2,551	6,368,621 00		
All other .....	1,400	4,535,994 27		
Reversionary additions.....	-	62,987 00		
			25,142	\$61,618,675 27

## POLICIES ISSUED DURING THE YEAR.

Whole life.....	5,035	\$11,960,258 00		
Endowment.....	200	516,702 00		
All other.....	259	1,089,962 45		
			5,494	\$13,566,912 45

## OLD POLICIES REVIVED.

Whole life.....	45	\$178,728 00		
Endowment .....	7	18,900 00		
All other .....	7	24,602 40		
			59	\$222,230 40

## OLD POLICIES INCREASED.

All other.....	-	\$91,682 21		
Additions by dividends .....	-	3,351 00		
<b>Total .....</b>			30,695	\$75,502,851 33

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	4,222	\$11,607,334 00		
Endowment. ....	333	833,917 00		
All other .....	324	1,343,987 98		
Reversionary additions.....		5,488 00		
	4,879	\$13,890,676 98		

## HOW TERMINATED.

By death .....	459	\$1,169,412 90	
Maturity.....	56	105,716 00	
Expiry.....		37,857 00	
Surrender .....	314	669,203 84	
Lapse.....	2,250	5,689,926 58	
Change and decrease.....	138	1,399,242 54	
Not taken.....	1,662	4,829,218 00	
			4,879 \$13,890,676 96

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	22,049	\$51,192,725 00	
Endowment.....	2,425	5,970,306 00	
All other .....	1,342	4,398,298 37	
Reversionary additions.....	-	50,850 00	
			25,816 \$61,612,174 37

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, of the previous year .....	127	\$199,816 00
Policies issued during the year.....	85	131,000 00
Total.....	212	\$330,816 00
Deduct policies ceased to be in force. ....	43	72,000 00
Policies in force in Maine, December 31, 1895 .....	169	\$258,816 00
Losses and claims incurred during the year.....	2	4,000 00
Losses and claims settled during the year.....	2	4,000 00
Premiums collected or secured without deduction.....		7,775 66

# MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN A. HALL, *President.*HENRY M. PHILLIPS, *Secretary.*

Principal Office, 413 Main Street.

## INCOME.

Received for premiums on new policies .....	\$522,740 10
Received for renewal premiums.....	2,483,246 31
Dividends applied to pay running premiums .....	312,396 65
Dividends applied to purchase paid-up additions and annuities .....	42,104 80
Surrender values applied to purchase paid-up insurance and annuities .....	5,790 00
Total .....	\$3,366,277 86
Deduct amount paid for re-insurance, new business, \$598.06; renewals, \$40,667 52 .....	41,265 58
Total premium income ..	\$3,325,012 28
Cash received for:	
Interest upon mortgage and collateral loans .....	\$390,566 76
Interest on bonds owned and dividends on stock .....	282,497 41
Interest on premium notes.....	37,730 18
Interest on other debts due the company.....	3,761 89
Discount on claims paid in advance.....	250 57
Rent of company's property .....	19,135 29

Re-insurance .....	\$8,870 22
Premium notes, loans, or liens restored .....	5,242 36
From other sources .....	2,858 40
<b>Total income .....</b>	<b>\$4,074,444 86</b>
Net or ledger assets, December 31, 1894 .....	14,590,262 72
<b>Total .....</b>	<b>\$18,664,707 08</b>

## DISBURSEMENTS.

Paid for losses and additions .....	\$969,941 50
Paid for matured endowments and additions .....	121,938 00
Paid on matured installment policies and additions .....	2,550 00
<b>Total .....</b>	<b>\$1,094,429 50</b>
Deduct amount received for losses and claims on policies re-insured .....	12,150 00
<b>Net amount paid for losses and matured endowments .....</b>	<b>\$1,082,279 50</b>
Premium notes used in payment of dividends .....	66,550 84
Premium notes voided by lapse, and used in purchase of surrendered policies .....	67,747 30
Cash dividends paid policy-holders .....	19,046 27
Cash dividends applied to pay running premiums .....	315,039 14
Cash dividends applied to purchase paid-up additions .....	42,104 80
Surrender values paid in cash .....	290,795 41
Surrender values applied to purchase paid-up insurance .....	6,773 17
<b>Total paid policy-holders .....</b>	<b>\$1,890,336 62</b>
Cash paid for:	
Commission and bonuses to agents, new policies, \$261,071.76; renewals, \$182,061.26 .....	\$443,133 02
Salaries and allowances to managers and agents .....	79,958 41
Medical examiners' fees .....	39,995 50
Salaries of officers and home office employees .....	96,437 19
Taxes on new premiums, and renewals, \$23,026.18; taxes on reserves, \$20,048.62 .....	43,074 80
Taxes on real estate .....	7,068 27
Fees, licenses, etc. ....	9,306 69
Rent .....	28,661 83
Advertising, \$14,576.46; printing and stationery, \$21,004.09; postage, \$14,291.63 .....	49,872 18
Legal expenses .....	2,540 98
Furniture and office fixtures .....	3,735 10
Real estate expenses other than taxes .....	14,827 96
Premiums on securities purchased .....	15,294 01
All other items .....	30,838 68
<b>Total .....</b>	<b>\$2,757,181 14</b>
<b>Balance .....</b>	<b>\$15,907,525 94</b>

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$ 503,561 53
Loans on mortgage of real estate .....	5,615,171 96
Loans secured by collaterals .....	705,910 00
Loans on company's policies assigned as collateral .....	977,321 00
Premium notes on policies in force (net) .....	676,276 50
Cost value of bonds and stocks owned .....	6,811,421 06
Cash in company's office, \$1,208.74; deposited in banks, \$616,655.15 .....	617,863 89
<b>Total net or ledger assets .....</b>	<b>\$15,907,525 94</b>

## OTHER ASSETS.

Interest due and accrued on mortgages .....	\$158,641 27
Interest due and accrued on stocks and bonds .....	86,885 19
Interest due and accrued on collateral loans .....	10,944 27
Interest due and accrued on premium notes .....	20,288 30
Interest due and accrued on other assets .....	18,400 33
Rents due and accrued .....	3,077 87
<b>Total .....</b>	<b>\$298,336 73</b>
Market value of stocks and bonds over cost .....	277,844 26

	<i>New Business.</i>	<i>Renewals.</i>	
Uncollected premiums on policies in force....	\$104,330 45	\$121,373 83	
Deferred premiums on policies in force.....	94,400 16	331,876 34	
Total .....	\$198,730 61	\$453,250 17	
Deduct cost of collection .....	39,746 12	90,650 04	
Net amount of uncollected and deferred pre- miums .....	\$158,984 49	\$362,600 13	521,584 62
Total assets per books of the company .....			\$17,005,291 55

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (Actuaries 4 per cent).....		\$15,536,611 00
Claims for death losses in process of adjustment .....	\$60,555 76	
Claims resisted .....	3,000 00	
Due and unpaid on installment policies.....	19,264 78	
Total policy claims.....		82,820 54
Unpaid dividends of surplus due policy-holders .....		112,077 00
Premiums paid in advance.....		6,643 94
Total liabilities.....		\$15,738,152 48
Surplus as regards policy-holders .....		1,267,139 07
Total liabilities and surplus.....		\$17,005,291 55

## PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year...	\$657,417 63	
Received during the year, new policies, \$3,816; old policies, \$189,469.12.....	193,285 12	
Restored by revival of policies.....	5,242 36	
Total.....		\$655,945 11
<i>Deductions as follows:</i>		
Used in payment of losses and claims.....	\$21,237 37	
Used in purchase of surrendered policies, and voided by lapse.....	67,747 30	
Used in payment of dividends to policy-holders.....	66,550 84	
Redeemed by maker in cash.....	17,390 38	
Total.....		172,925 89
Balance, note assets at end of the year .....		\$683,019 22

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life ..	29,427	\$77,990,528 00		
Endowment..	4,468	10,385,228 00		
All other .....	499	1,229,549 00		
Reversionary additions.....	-	271,875 00		
			34,394	\$89,677,380 00

## POLICIES ISSUED DURING THE YEAR.

Whole life.....	7,866	\$19,228,250 00		
Endowment.....	640	1,305,250 00		
All other .....	134	427,500 00		
			8,640	\$20,961,000 00

## OLD POLICIES REVIVED.

Whole life.....	48	\$160,250 00		
Endowment.....	4	7,075 00		
			47	\$157,325 00

## OLD POLICIES INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	-	\$102,044 00		
Endowment.....	-	7,560 00		
All other .....	-	2,500 00		
Additions by dividends .....			-	\$112,104 00
				91,773 00
Total .....			43,081	\$111,199,482 00

## POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>
Whole life.....	4,607	\$12,558,040 00
Endowment.....	437	1,167,833 00
All other .....	134	379,770 00
Reversionary additions.....	-	21,178 00
	5,178	\$14,127,821 00

## How TERMINATED.

By death.....	347	\$849,070 00		
maturity .....	70	121,611 00		
expiry .....	40	77,500 00		
surrender .....	1,106	2,940,727 00		
lapse.....	1,817	3,804,400 00		
change and decrease.....	-	1,331,683 00		
not taken.....	1,799	4,902,850 00		
			5,178	\$14,127,821 00

## POLICIES IN FORCE DECEMBER 31, 1885.

Whole life.....	32,729	\$84,901,032 00		
Endowment.....	4,673	10,533,280 00		
All other .....	501	1,294,779 00		
Reversionary additions.....	-	342,570 00		
			37,903	\$97,071,661 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,139	\$1,586,597 00
Policies issued during the year .....	128	182,500 00
Total .....	1,267	\$1,779,097 00
Deduct policies ceased to be in force.....	105	170,312 00
Policies in force in Maine, December 31, 1885 .....	1,162	\$1,608,785 00
Losses and claims incurred during the year.....	17	27,674 00
Losses and claims settled during the year.....	17	27,674 00
Premiums collected or secured without deductions:		
Cash, \$47,863.62; Notes or Credits, \$1,335.91.....		49,199 33

## METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED, 1866. COMMENCED BUSINESS, 1867.

JOHN R. HEGEMAN, *President.*GEORGE B. WOODWARD, *Secretary.*

Principal Office, Madison Square.

Cash Capital, \$2,000,000.

## INCOME.

Received for premiums on new policies .....	\$2,508,840 74
Received for renewal premiums. ....	15,828,181 84
<b>Total .....</b>	<b>\$18,337,022 58</b>
Deduct amount paid for re-insurance.....	104 30
<b>Total premium income .....</b>	<b>\$18,336,918 28</b>
Cash received for:	
Interest upon mortgage loans .....	469,549 46
Interest on bonds owned and dividends on stock.....	256,458 28
Interest on premium notes.....	3,438 78
Interest on other debts due the company.....	9,919 80
Discount on claims paid in advance.....	11,941 57
Rent of company's property ....	265,323 84
Profit on sales of securities.....	43,048 23
Income from all other sources, viz.: Sundries .....	14 58
<b>Total income.....</b>	<b>\$19,386,613 82</b>
Net or ledger assets, December 31, 1894.....	21,061,989 80
<b>Total.....</b>	<b>\$40,458,603 62</b>

## DISBURSEMENTS.

Paid for losses.....	\$6,580,389 84
Paid for matured endowments. ....	1,000 00
<b>Net amount paid for losses and matured endowments.....</b>	<b>\$6,581,389 84</b>
Premium notes voided by lapse .....	847 87
Dividends paid policy-holders.....	43,633 75
Surrender values paid .....	156,445 23
(Total paid policy-holders, \$6,781,686.69.)	
Cash paid for:	
Dividends to stockholders.....	140,090 00
Commission and bonuses to agents.....	2,690,008 35
Salaries and allowances to managers and agents .....	2,187,778 68
Medical examiners' fees and inspection of risks.....	500,248 54
Salaries of officers and home office employees.....	890,090 77
On renewals, \$138,873.18; taxes on reserves, \$3,727.56; on investments, \$10.00.....	142,610 74
Taxes on real estate .....	24,745 04
Fees, licenses, etc .....	25,308 29
Rent .....	118,424 33
Commuting commissions.....	1,338,635 96
Advertising, \$17,763.20; printing and stationery, \$189,709.37.....	207,473 57
Legal expenses.....	86,583 04
Furniture and office fixtures .....	94,089 65
Real estate expenses other than taxes.....	56,867 50
All other items, viz.: Postage, \$54,830.89; express and exchange, \$23,144.48; traveling expenses, supervisors, inspectors, agents and officials, \$97,563.38; directors and committees, \$3,500; sundry expenses, home and branch offices, \$45,742.38; all other expenditures, \$7,368.06.....	331,719 79
<b>Total disbursements .....</b>	<b>\$15,584,522 43</b>
<b>Balance .....</b>	<b>\$24,874,081 19</b>

*Invested in the following:***ASSETS****AS PER LEDGER ACCOUNTS.**

Cost of real estate.....	\$ 7,270,284 50
Loans on mortgage of real estate.....	10,601,268 00
Loans on company's policies assigned as collateral.....	12,045 23
Premium notes on policies in force .....	48,850 91
Cost value of bonds and stocks owned .....	6,507,375 64
Cash in company's office, \$14,858.98; deposited in banks, \$399,338.22 .....	414,197 20
Agent's debit balances. ....	32 33
<b>Total.....</b>	<b>\$24,854,153 81</b>
Deduct agents' credit balances....	72 62
<b>Total net or ledger assets per balance.....</b>	<b>\$24,854,081 19</b>

**OTHER ASSETS.**

Interest due and accrued on mortgages .....	\$158,314 21
Interest due and accrued on stocks and bonds.....	85,998 60
Interest due and accrued on collateral loans.....	537 66
Rents due and accrued .....	9,186 01
<b>Total.....</b>	<b>\$254,034 48</b>
Market value of real estate over cost.....	94,316 87

**ORDINARY.**

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported on } policies in force December 31, 1895.....	\$156,571 15	\$141,442 87	
Gross deferred premiums on policies in } force December 31, 1895.....			
Deduct cost of collection....	78,235 58	14,144 29	
Net amount of uncollected and deferred premiums . . . . .	\$78,235 57	\$127,298 58	\$205,364 15

**INDUSTRIAL.**

Premiums due and unreported (net) .....	289,892 56
<b>Total assets per books of the company .....</b>	<b>\$25,697,909 25</b>

**DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.**

Agents' debit balances.....	\$32 33
Depreciation from cost of assets.....	105,873 14
<b>Total.....</b>	<b>106,905 47</b>
<b>Total admitted assets....</b>	<b>\$25,592,003 78</b>

**LIABILITIES.**

Computed premium reserve or net present value of all outstanding } policies, (Actuaries 4 per cent) .....	\$19,106,982 00
Claims for death losses due and unpaid .....	
Claims for matured endowments due and unpaid .....	131,007 79
Claims for death losses in process of adjustment .....	
Claims for death losses reported, no proofs received .....	70,025 20
Claims resisted.....	
Due and unpaid on annuity claims and installment policies. ....	24,506 22
Trust funds held by the company, viz.: agents' deposits in lieu of } bonds .....	2,482 29
Unpaid dividends of surplus due policy-holders .....	
Premiums paid in advance.....	99,626 57
Due for taxes, fees, salaries, expenses, etc .....	1,681,253 00
Special reserve .....	
<b>Total liabilities, except capital ....</b>	<b>\$21,114,973 07</b>
Cash capital... ..	\$2,000,000 00
Surplus over all liabilities .....	2,477,030 71
<b>Surplus as regards policy-holders .....</b>	<b>4,477,030 71</b>
<b>Total liabilities and surplus.....</b>	<b>\$25,592,003 78</b>



## PREMIUM NOTE ACCOUNT.

On hand December 31, of previous year. ....	\$81,067 48	
Received during the year.....	519 02	
<b>Total .....</b>		<b>\$81,606 50</b>
<i>Deductions as follows:</i>		
Used in payment of losses and claims. ....	\$308 85	
Used in purchase of surrendered policies.....	6,815 01	
Voided by lapse.....	347 87	
Used in payment of dividends to policy-holders.....	25,183 86	
<b>Total.....</b>		<b>\$32,655 59</b>
Balance, note assets at end of the year.....		<b>\$48,950 91</b>

## EXHIBIT OF ORDINARY POLICIES

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life. ....	12,887	\$14,418,991 00		
Endowment. ....	2,486	2,935,208 00		
All other.....	362	506,997 00		
			15,744	\$17,861,196 00

## POLICIES ISSUED, REVIVED, AND INCREASED.

Whole life.....	12,408	\$13,764,212 00		
Endowment.....	3,092	3,577,830 00		
All other.....	72	480,500 00		
			15,572	\$17,822,542 00
<b>Total.....</b>			<b>31,316</b>	<b>\$35,683,738 00</b>

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	6,531	\$7,338,376 00		
Endowment. ....	1,304	1,556,700 00		
All other.....	138	217,943 00		
	8,063	\$9,113,019 00		

## How TERMINATED.

By death .....	187	\$220,773 00		
Maturity .....	1	1,000 00		
Expiry....	8	6,943 00		
Surrender .....	355	470,253 00		
Lapse .....	7,023	7,743,050 00		
Change and decrease.....	176	251,500 00		
Not taken.....	303	419,500 00		
			8,063	\$9,113,019 00

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	18,764	\$20,644,827 00		
Endowment.....	4,193	4,956,338 00		
All other....	296	769,554 00		
			23,253	\$26,370,719 00

## EXHIBIT OF INDUSTRIAL POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	3,426,863	\$408,516,441 00		
Endowment. ....	129,611	19,926,201 00		
All other .....	2,701	71,629 00		
			3,556,165	\$428,514,171 00

**POLICIES ISSUED AND REVIVED DURING THE YEAR.**

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	1,311,860	\$164,382,431 00		
Endowment.....	71,885	11,335,099 00		
All other .....	5,498	187,877 00		
			<u>1,389,243</u>	<u>\$175,905,407 00</u>
<b>Total.....</b>			<b>4,948,408</b>	<b>\$599,419,578 00</b>

**POLICIES TERMINATED DURING THE YEAR.**

Whole life.....	1,382,575	\$162,382,895 00
Endowment.....	126,900	20,961,464 00
All other.....	87	2,925 00
	<u>1,489,562</u>	<u>\$183,357,384 00</u>

**HOW TERMINATED.**

By death.....	64,597	\$6,350,617 00		
Surrender.....	10,258	1,455,819 00		
Lapse.....	1,414,707	175,541,948 00		
			<u>1,489,562</u>	<u>\$183,357,384 00</u>

**POLICIES IN FORCE DECEMBER 31, 1895.**

Whole life.....	3,376,138	\$405,505,877 00		
Endowment.....	74,586	10,299,836 00		
All other .....	8,112	256,481 00		
			<u>3,458,846</u>	<u>\$416,062,194 00</u>

**ORDINARY BUSINESS IN MAINE.**

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of the previous year.....	175	\$179,568 00
Policies issued during the year .....	143	151,961 00
<b>Total .....</b>	<b>318</b>	<b>\$331,529 00</b>
Deduct policies ceased to be in force.....	85	87,500 00
Policies in force in Maine, December 31, 1895.....	233	244,029 00
Losses and claims unpaid December 31, of the previous year.....	19	1,040 82
Losses and claims incurred during the year.....	456	57,637 17
<b>Total .....</b>	<b>475</b>	<b>58,677 99</b>
Losses and claims settled during the year.....	473	57,427 99
Premiums collected or secured without deductions .....		146,340 12

**INDUSTRIAL BUSINESS IN MAINE.**

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	23,610	\$2,809,414 00
Policies issued during the year .....	8,668	1,090,404 00
<b>Total .....</b>	<b>32,278</b>	<b>\$3,899,818 00</b>
Deduct policies ceased to be in force .....	11,460	1,402,617 00
<b>Policies in force in Maine, December 31, 1895....</b>	<b>20,818</b>	<b>\$2,497,201 00</b>

## MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED, 1845. COMMENCED BUSINESS, 1845.

AMZI DODD, *President.*EDWARD L. DOBBINS, *Secretary.*

## INCOME.

Received for premiums on new policies .....	\$ 845,861 05	
Received for renewal premiums.....	5,188,429 54	
Dividends applied to pay running premiums.....	1,087,358 66	
Dividends applied to purchase paid-up additions and annuities .....	246,859 08	
Surrender values applied to pay running premiums.....	10,051 96	
Surrender values applied to purchase paid-up insurance and annuities.....	343,090 27	
Received for annuities .....	32,443 33	
<b>Total premium income .....</b>	<b>\$7,804,324 89</b>	
Cash received for:		
Interest upon mortgage loans .....	1,663,499 71	
Interest on bonds owned and dividends on stock. . . . .	562,201 25	
Interest on premium notes.....	256,908 39	
Interest on other debts due the company .....	226,565 71	
Discount on claims paid in advance.....	189 03	
Rent of company's property .....	74,887 96	
Premium notes, loans, or liens restored.....	14,546 10	
Profit on sales of securities .....	40,347 51	
<b>Total income .....</b>	<b>\$10,642,270 44</b>	
Net or ledger assets, December 31, 1894. . . . .	53,746,243 36	
<b>Total.....</b>	<b>\$64,388,513 80</b>	

## DISBURSEMENTS.

Paid for losses and additions.....	\$3,800,761 41	
Paid for matured endowments and additions .....	248,916 00	
<b>Net amount paid for losses and matured endowments.....</b>	<b>\$4,049,677 41</b>	
Paid to annuitants .....	37,038 32	
Premium notes voided by lapse .....	32,360 32	
Cash dividends paid policy-holders.....	243,121 49	
Cash dividends applied to pay running premiums.. . . .	1,087,358 66	
Cash dividends applied to purchase paid-up additions and annuities, .....	246,969 06	
Surrender values paid in cash .....	864,757 47	
Surrender values applied to pay running premiums.....	10,051 96	
Surrender values applied to purchase paid-up insurance and annuities .....	343,090 27	
(Total paid policy-holders, \$6,864,416.68.)		
Cash paid for:		
Commission and bonuses to agents, new policies, \$421,627.24; renewals, \$378,052.71; annuities, \$1,355.38.....	801,035 31	
Salaries and allowances to managers and agents .....	29,934 45	
Medical examiners' fees and inspection of risks.....	90,889 96	
Salaries of officers and home office employees.....	175,780 13	
Taxes on premiums, \$30,165.73; taxes on reserves, \$14,127.67; on investments, \$105,246.22.....	209,539 62	
Taxes on real estate.....	24,919 53	
Fees, licenses, etc .....	11,618 10	
Advertising, \$29,841.57; printing and stationery, \$10,425.36; postage, \$17,415.45 .....	57,682 38	
Legal expenses .....	12,548 69	
Real estate expenses other than taxes.....	32,123 47	
All other items, viz: Miscellaneous office expenses, \$45,499.86; premiums on bonds purchased, \$56,108.24; charged off from real estate (company's office building), \$41,028.67.....	143,636 89	
<b>Total disbursements .....</b>	<b>\$8,453,125 20</b>	
<b>Balance.....</b>	<b>\$55,935,388 60</b>	

*Invested in the following:***ASSETS.****AS PER LEDGER ACCOUNTS.**

Real estate.....	\$ 1,821,678 73
Loans on mortgage of real estate, first liens.....	32,074,240 31
Loans secured by collaterals .....	2,273,500 00
Loans on company's policies assigned as collateral.....	2,822,766 92
Premium notes on policies in force .....	4,406,146 15
Bonds and stocks owned, par value .....	11,852,019 60
Cash in company's office, \$6,107.23; deposited in banks, \$571,199.42.....	580,306 65
Agents' debit balances.....	9,526 76
<b>Total.....</b>	<b>\$55,940,184 63</b>
Deduct agents' credit balances .....	4,798 02
<b>Total net or ledger assets per balance.....</b>	<b>\$55,935,386 60</b>

**OTHER ASSETS.**

Interest due and accrued on mortgages.....	\$813,725 39
Interest due and accrued on stocks and bonds.....	180,782 83
Interest due and accrued on collateral loans.....	59,718 27
Interest due and accrued on premium notes.....	121,106 02
<b>Total.....</b>	<b>\$1,155,396 51</b>
Market value of stocks and bonds over par .....	436,369 73

**New Business. Renewals.**

Uncollected premiums on policies in force ....	\$88,831 41	\$247,150 29
Deferred premiums on policies in force.....	88,134 54	456,380 58
<b>Total .....</b>	<b>\$177,065 95</b>	<b>\$703,530 87</b>
Deduct cost of collection .....	79,679 68	49,247 16
<b>Net amount of uncollected and deferred premiums....</b>	<b>\$97,386 27</b>	<b>\$654,283 71</b>
<b>Total assets per books of the company.....</b>	<b>\$58,278,723 93</b>	<b>751,669 86</b>

**DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.**

Agents' debit balances.....	9,526 76
<b>Total admitted assets.....</b>	<b>\$58,269,197 06</b>

**LIABILITIES.**

Computed premium reserve or net present value of all outstanding policies, (Actuaries 4 per cent).....	\$53,523,328 00
Claims for matured endowments due and unpaid.....	\$ 21,674 00
Claims for death losses in process of adjustment.....	206,207 38
Claims for death losses reported, no proofs received, (estimated).....	50,000 00
Claims resisted.....	5,000 00
<b>Total policy claims .....</b>	<b>282,881 38</b>
Unpaid dividends of surplus due policy-holders .....	354,062 30
Premiums paid in advance.....	12,089 86
Due for taxes, fees, salaries, expenses, etc., (estimated).....	20,000 00
<b>Total liabilities.....</b>	<b>\$54,192,391 54</b>
Surplus as regards policy-holders .....	4,076,806 52
<b>Total liabilities and surplus.....</b>	<b>\$58,269,197 06</b>

**PREMIUM NOTE ACCOUNT.**

On hand December 31, of previous year.....	\$4,343,009 19
Received during the year, new policies, \$87,546.77; old policies, \$625,392.70.....	612,849 47
Restored by revival of policies.....	14,546 10
<b>Total.....</b>	<b>\$4,970,404 76</b>
<b>Deductions as follows:</b>	
Used in payment of losses and claims .....	\$141,588 34
Used in purchase of surrendered policies .....	192,290 08
Voided by lapse .....	32,360 82
Used in payment of dividends to policy-holders.....	10,556 43
Redeemed by maker in cash.....	187,463 00
<b>Total.....</b>	<b>564,258 61</b>
<b>Balance, note assets at end of the year.....</b>	<b>\$4,406,146 15</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	57,939	\$152,175,047 00		
Endowment.....	17,902	42,707,756 00		
All other.....	4,908	12,398,300 00		
Reversionary additions.....	-	1,718,711 00		
			80,744	\$208,999,814 00

## POLICIES ISSUED DURING THE YEAR.

Whole life .....	9,188	\$22,301,407 00		
Endowment.....	2,619	5,599,742 00		
All other.....	1,511	3,702,761 00		
			13,318	\$31,603,910 00

## OLD POLICIES REVIVED.

Whole life.....	46	\$171,400 00		
Endowment.....	35	89,000 00		
			81	\$260,400 00

## OLD POLICIES INCREASED.

Whole life... ..	15	\$48,306 00		
Endowment.....	32	81,588 00		
			47	\$129,894 00
Additions by dividends .....	-	499,439 00		
Total ... ..			94,190	\$241,493,460 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life .....	6,231	\$15,645,225 00		
Endowment .....	1,872	4,084,138 00		
All other.....	1,171	8,368,288 00		
Reversionary additions.....	-	121,291 00		
	9,274	\$23,218,942 00		
How TERMINATED.				
By death.....	1,183	\$3,836,585 00		
Maturity .....	126	240,321 00		
Expiry.....	991	2,685,679 00		
Surrender .....	3,126	7,875,206 00		
Lapse.....	2,154	4,524,712 00		
Not taken.....	1,734	4,056,439 00		
			9,274	\$23,218,942 00

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	60,967	\$159,050,938 00		
Endowment.....	18,716	44,593,948 00		
All other.....	5,243	12,732,773 00		
Reversionary additions.....	-	2,096,859 00		
			84,916	\$218,274,518 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of the previous year.....	1,960	\$3,021,238 00
Policies issued during the year.....	292	398,715 00
Total .....	2,152	\$3,420,003 00
Deduct policies ceased to be in force.....	118	215,089 00
Policies in force in Maine, December 31, 1895 .....	2,064	3,204,914 00
Losses and claims unpaid December 31, of the previous year .....	5	9,860 00
Losses and claims incurred during the year .....	34	92,268 00
Total .....	39	\$102,219 00
Losses and claims settled during the year .....	35	89,068 00
Premiums collected or secured without deductions .....	-	104,634 15

## MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

RICHARD A. MCCURDY, *President.*WILLIAM J. EASTON, *Secretary.*

Principal Office, 32 Nassau St.

## INCOME.

Received for premiums on new policies. . . . .	\$5,529,279 47
Received for renewal premiums . . . . .	26,070,817 51
Dividends applied to purchase paid-up additions and annuities. . . . .	1,947,867 38
Surrender values applied to pay running premiums. . . . .	886,696 29
Surrender values applied to purchase paid-up insurance and annuities . . . . .	2,516,447 00
Received for annuities . . . . .	1,589,880 22
<b>Total . . . . .</b>	<b>\$38,533,669 87</b>
Deduct amount paid for re-insurance, new business. . . . .	8,103 02
<b>Total premium income . . . . .</b>	<b>\$38,524,566 85</b>
Cash received for:	
Interest upon mortgage loans . . . . .	3,683,004 05
Interest on bonds owned and dividends on stock. . . . .	4,493,656 99
Interest on other debts due the company. . . . .	728,771 55
Rent of company's property . . . . .	882,197 81
Profit on sales of securities . . . . .	274,833 16
<b>Total income . . . . .</b>	<b>\$ 48,597,430 51</b>
Net or ledger assets, December 31, 1894. . . . .	193,928,038 49
<b>Total. . . . .</b>	<b>\$242,525,469 00</b>

## DISBURSEMENTS.

Paid for losses and additions . . . . .	\$12,239,164 34
Paid for matured endowments and additions . . . . .	2,134,119 25
<b>Net amount paid for losses and matured endowments . . . . .</b>	<b>\$14,373,283 59</b>
Paid to annuitants . . . . .	473,362 29
Cash dividends applied to purchase paid-up additions and annuities. . . . .	1,947,867 38
Surrender values paid in cash . . . . .	2,929,069 90
Surrender values applied to pay running premiums. . . . .	886,696 29
Surrender values applied to purchase paid-up insurance and annuities . . . . .	2,516,447 00
(Total paid policy-holders, \$23,126,728.45).	
Cash paid for:	
Commission and bonuses to agents, new policies, \$4,002,591.56; renewals, \$2,100,217.81 . . . . .	6,102,809 17
Salaries and allowances to managers and agents. . . . .	906,829 75
Medical examiners' fees and inspection of risks. . . . .	411,368 91
Salaries of officers and home office employees . . . . .	587,645 06
Taxes on reserves. . . . .	29,802 70
Taxes on real estate . . . . .	151,520 42
Fees, licenses, etc . . . . .	319,943 37
Rent. . . . .	175,000 00
Advertising, \$189,623.48; printing and stationery, \$484,107.96; postage and exchange, \$150,106.16 . . . . .	833,839 60
Legal expenses. . . . .	249,083 75
Real estate expenses other than taxes . . . . .	315,309 21
Losses on sales of securities . . . . .	3,111 69
All other items, viz.: expenses of New York State Insurance Department, examination . . . . .	49,033 21
Sundries. . . . .	265,865 23
<b>Total disbursements. . . . .</b>	<b>\$33,527,890 52</b>
<b>Balance . . . . .</b>	<b>\$208,997,578 48</b>

Invested in the following:

## ASSETS

## AS PER LEDGER ACCOUNTS.

Value of real estate .....	\$22,137,984	28
Loans on mortgage of real estate.....	67,649,243	28
Loans secured by collaterals.....	10,276,525	00
Value of bonds and stocks owned.....	95,797,723	32
Cash in company's office, \$15,281.86; deposited in banks, \$11,986,192.43..	12,010,474	38
Agents' debit balances.....	431,548	53
Commuted commissions.....	185,452	80
Suspense.....	566,626	80

Total net or ledger assets per balance.....\$208,997,578 48

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$999,953	36
Interest due and accrued on stocks and bonds.....	840,751	50
Interest due and accrued on other assets...	7,727	25
Rents due and accrued.....	96,675	73

Total.....	\$1,945,107	84
Market value of stocks and bonds over book value.....	6,467,408	34
Payments not yet collected on annuities reported in force December 31, 1895.....	104,194	45

	New Business.	Renewals.	
Uncollected premiums on policies in force...	\$ 32,041 73	\$1,533,303 39	
Deferred premiums on policies in force... ..	138,400 25	1,980,597 85	
Total .....	\$170,531 98	\$3,528,900 24	
Deduct cost of collection.....	119,372 39	264,667 52	
Net amount of uncollected and deferred premiums....	\$51,159 59	\$3,264,232 72	\$3,315,392 31
Total assets per books of the company.....			\$220,829,681 43

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Commuted commissions, \$185,452.90; agents' debit balances, \$431,548.52..	\$617,001 42	
Suspense .....	506,626 80	
Total.....		1,125,628 22
Total admitted assets .....		\$219,704,053 20

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (Actuaries 4 per cent).....	\$191,837,350 00	
Deduct net value of risks re-insured.....	881 00	
Net reserve.....		191,836,469 00
Claims for matured endowments due and unpaid.....	\$104,489 81	
Claims for death losses in process of adjustment.....	582,354 04	
Claims resisted .....	\$17,710 20	
Due and unpaid on annuity claims .....	30,013 10	
Total policy claims.....		1,084,567 15
Premiums paid in advance.....	303,537 41	
Liability under "non-forfeiture clause" of policies.....	149,412 00	
Total liabilities.....		\$192,884,005 56
Surplus as regards policy-holders .....		26,880,047 64
Total liabilities and surplus.....		\$219,704,053 20

## \* EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life .....	239,261	\$679,611,195 00		
Endowment ..	58,889	148,287,369 00		
All other.....	365	1,718,914 00		
Reversionary additions .....	-	25,143,283 00		
			296,515	\$884,710,761 00
Deduct policies upon which no premiums had been entered as paid prior to 1885.....			6,316	17,780,970 00
			292,199	\$866,929,791 00

## POLICIES ISSUED DURING THE YEAR.

Whole life .....	† 45,879	\$123,433,886 00		
Endowment .....	10,060	21,064,081 00		
All other.....	373	831,452 00		
Reversionary additions .....	-	2,886,741 00		
			56,312	\$148,426,260 00

## OLD POLICIES REVIVED.

Whole life .....	2,448	\$5,994,010 00		
Endowment .....	533	1,131,564 00		
All other.....	14	101,307 00		
Reversionary additions .....	-	30,327 00		
			2,995	7,257,108 00

## OLD POLICIES INCREASED.

Whole life .....	4	\$1,928,767 00		
Endowment .....	1	741,314 00		
All other.....	-	7,524 00		
Reversionary additions .....	-	59 00		
			5	2,677,664 00

Total.. .....			351,511	\$905,290,823 00
---------------	--	--	---------	------------------

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	28,868	\$75,490,743 00		
Endowment.....	7,099	16,263,322 00		
All other.....	520	1,410,952 00		
Reversionary additions .....	-	3,686,949 00		
			37,487	\$96,831,966 00

## HOW TERMINATED.

By death .....	3,628	\$12,377,658 00		
maturity.....	804	2,175,012 00		
expiry .....	273	680,910 00		
surrender.....	11,201	30,353,488 00		
lapse .....	21,327	48,063,353 00		
change and decrease .....	254	3,181,545 00		
			37,487	\$96,831,966 00

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life .....	253,156	\$721,888,685 00		
Endowment .....	80,661	150,699,398 00		
All other.....	207	1,267,313 00		
Reversionary additions.....	-	24,508,461 00		
			314,024	\$898,456,857 00

## BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year....	4,386	\$8,175,630 00
Policies issued during the year .....	719	1,213,378 00
Total ..	5,105	\$9,389,008 00
Deduct policies ceased to be in force.....	390	678,658 00
Policies in force in Maine, December 31, 1895 .....	4,715	\$8,710,350 00

\* No insurance is included in this exhibit as new business or otherwise, unless the first premium therefor has been paid.

† Includes 253 old policies changed during 1895, amounting to \$880,193.



	<i>Number.</i>	<i>Amount.</i>
Losses and claims unpaid December 31 of the previous year.....	1	\$ 50,000 00
Losses and claims incurred during the year.....	77	177,106 14
<b>Total.....</b>	<b>78</b>	<b>\$227,106 14</b>
Losses and claims settled during the year.....	78	\$227,106 14
Premiums collected or secured, without deductions .....		\$308,053 41

## NATIONAL LIFE INSURANCE COMPANY,

MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

CHARLES DEWEY, *President.*

GEORGE W. REED, *Secretary.*

Principal Office, 116 State Street.

### INCOME.

Received for premiums on new policies.....	\$ 510,867 07
Received for renewal premiums.....	2,134,774 22
Dividends applied to pay running premiums.....	87,306 63
Dividends applied to purchase paid-up additions and annuities.....	2,343 69
Surrender values applied to purchase paid-up insurance and annuities.....	37,127 95
Received for annuities.....	14,027 83
<b>Total premium income.....</b>	<b>\$2,786,564 39</b>
Cash received for:	
Interest upon mortgage loans.....	219,605 44
Interest on bonds owned and dividends on stock.....	180,250 64
Interest on premium notes.....	72,474 13
Interest on other debts due the company.....	15,392 75
Rent of company's property.....	25,186 33
<b>Total income.....</b>	<b>\$ 3,299,473 67</b>
Net or ledger assets, December 31, 1894 .....	10,205,635 60
<b>Total .....</b>	<b>\$13,505,109 27</b>

### DISBURSEMENTS.

Paid for losses and additions.....	\$724,903 35
Paid for matured endowments and additions.....	55,042 00
Paid on matured installment policies and additions.....	1,306 20
<b>Net amount paid for losses and matured endowments.....</b>	<b>\$781,250 55</b>
Paid to annuitants.....	1,680 75
Cash dividends paid policy-holders .....	22,817 95
Cash dividends applied to pay running premiums.....	87,306 63
Cash dividends applied to purchase paid-up additions and annuities,	2,343 69
Surrender values paid in cash.....	452,512 62
Surrender values applied to purchase paid-up insurance and annuities,	37,127 95

(Total paid policy-holders, \$1,385,047.14).

## Cash paid for:

Commission and bonuses to agents, new policies, \$281,736.93; renewals, \$138,652.93; annuities, \$55.86.....	\$420,445 73
Salaries and allowances to managers and agents.....	44,645 80
Medical examiners' fees.....	38,114 28
Salaries of officers and home office employees.....	45,505 32
Taxes on new premiums, \$7,503 60; on renewals, \$29,868.97; taxes on reserves, \$7,649.90; on investments, \$172.73.....	45,186 20
Taxes on real estate.....	15,154 32
Fees, licenses, etc.....	3,148 43
Rent.....	28,853 03
Commuting commissions.....	103,894 36
Advertising, \$19,844.38; printing and stationery, \$10,522.78; postage, telegrams and express, \$14,043.31.....	44,450 47
Legal expenses.....	838 55
Furniture and office fixtures.....	10,608 43
Real estate expenses other than taxes.....	18,070 05
Losses on sales of securities.....	1,651 28
Malfiance of agent.....	167 36
Premium on bonds purchased.....	17,971 75

Total disbursements..... \$2,223,761 49

Balance..... \$11,281,347 78

## Invested in the following:

## ASSETS

## As PER LEDGER ACCOUNTS.

Cost of real estate.....	\$ 763,603 57
Loans on mortgage of real estate, (first liens).....	4,478,674 45
Loans secured by collaterals.....	143,775 00
Loans on company's policies assigned as collateral.....	1,084,080 82
Premium notes on policies in force.....	303,894 09
Cost value of bonds and stocks owned.....	4,209,494 35
Cash in company's office, \$12,796.79; deposited in banks, \$225,008.09.....	237,799 88
Agents' debit balances.....	25 62

Total net or ledger assets per balance..... \$11,281,347 78

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$205,997 41
Interest due and accrued on stocks and bonds.....	74,780 49
Interest due and accrued on collateral loans.....	3,336 00
Interest due and accrued on premium notes.....	33,336 98
Interest due and accrued on other assets.....	13,636 00

Total..... 331,086 86

Market value of stocks and bonds over cost..... 169,440 44

	New Business.	Renewals.
Uncollected premiums on policies in force.....	\$67,180 38	\$153,631 87
Deferred premiums on policies in force .. .. .	50,448 83	185,086 58

Total.....	\$117,629 21	\$339,718 45
Deduct cost of collection.....	70,577 52	23,780 29

Net amount of uncollected and deferred premiums..... 47,051 69 315,938 16 362,989 85

Total assets per books of the company..... \$12,144,864 83

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Agents' debit balances..... 25 62

Total admitted assets..... \$12,144,839 31

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (Actuaries 4 per cent).....	\$10,255,709 24
Present value of unpaid installments.....	18,803 75
Commissions due on premium notes.....	1,902 42
Claims for death losses due and unpaid.....	\$ 5,000 00
Claims for death losses reported, no proofs received.....	13,680 00
Claims resisted.....	17,000 00
Total policy claims.....	\$35,680 00

Unpaid dividends of surplus due policy-holders .....	\$3,723 51
Premiums paid in advance.....	878 74
Due for taxes, fees, salaries, expenses, etc .....	9,792 50
Reserve on policies cancelled.....	12,815 19
Extra reserve on life rate endowments.....	359,570 36
<b>Total liabilities .....</b>	<b>\$10,704,974 71</b>
<b>Surplus as regards policy-holders .....</b>	<b>1,439,864 00</b>
<b>Total liabilities and surplus.....</b>	<b>\$12,144,839 31</b>
Surplus as regards special policy-holders.....	\$ 352,795 24
Surplus as regards other policy-holders.....	1,087,084 96
<b>Total surplus....</b>	<b>\$1,439,880 22</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year.....	\$257,259 65
Received during the year, old policies.....	270,005 44
<b>Total.....</b>	<b>\$527,265 09</b>
<i>Deductions as follows:</i>	
Used in payment of losses and claims.....	\$ 3,373 59
Used in purchase of surrendered policies.....	36,922 74
Voided by lapse .....	33,102 42
Redeemed by maker in cash .....	149,972 25
<b>Total.....</b>	<b>223,371 00</b>
<b>Balance, note assets at end of the year.....</b>	<b>\$303,894 09</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life .....	20,119	\$48,846,036 00		
Endowment .....	9,710	15,032,531 00		
All other.....	357	1,004,750 00		
Reversionary additions.....	-	62,643 00		
			30,186	\$64,975,960 00

## POLICIES ISSUED DURING THE YEAR.

Whole life.....	5,370	\$11,165,745 00		
Endowment .....	1,848	3,825,018 00		
All other .....	224	611,300 00		
			7,442	\$15,602,061 00

## OLD POLICIES REVIVED.

Whole life.....	60	\$160,100 00		
Endowment.....	21	40,500 00		
			81	\$200,600 00

## OLD POLICIES INCREASED.

Whole life .....	-	1,000 00		
Additions by dividends .....	-	4,386 00		
<b>Total .....</b>			37,709	\$80,784,004 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life .....	3,437	\$8,215,237 00		
Endowment .....	1,392	2,456,528 00		
All other.....	138	353,250 00		
Reversionary .....	-	5,547 00		
			4,967	\$11,080,562 00

HOW TERMINATED.	Number.	Amount.	Total Amount.	Total Amount.
By death .....	319	\$758,959 00		
Maturity .....	51	55,042 00		
Expiry .....	56	211,500 00		
Surrender .....	1,568	3,370,826 00		
Lapse .....	1,893	3,806,450 00		
Change and decrease .....	56	386,500 00		
Not taken .....	1,024	2,561,085 00		
			4,967	\$11,060,382 00

## POLICIES IN FORCE DECEMBER, 31, 1895.

Whole life .....	22,012	\$51,956,634 00		
Endowment .....	10,287	16,486,719 00		
All other .....	443	1,232,800 00		
Reversionary additions .....	-	61,489 00		
			32,742	\$69,723,642 00

## BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st, of the previous year. ....	362	\$604,122 00
Policies issued during the year .....	144	186,256 64
Total .....	506	\$900,378 64
Deduct policies ceased to be in force .....	76	105,864 90
Policies in force in Maine, December 31, 1895 .....	430	\$694,393 74
Losses and claims incurred during the year .....	14	30,000 00
Losses and claims settled during the year .....	14	20,000 00
Premiums collected or secured, without deductions:		
Cash, \$25,052.92; Notes or Credits, \$2,534.35 .....		\$28,587 27

## NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED, 1835. COMMENCED BUSINESS, 1843.

BENJAMIN F. STEVENS, *President.*S. F. TRULL, *Secretary.*

Principal Office, Postoffice Square.

## INCOME.

Received for premiums on new policies .....	\$ 285,225 01
Received for renewal premiums .....	2,257,444 20
Distributions applied to pay running premiums .....	472,583 18
Distributions applied to purchase paid-up additions .....	18,079 15
Surrender values applied to purchase paid-up insurance .....	45,014 74
Total premium income .....	\$3,068,356 28
Cash received for:	
Interest upon mortgage loans .....	199,740 84
Interest on bonds owned and dividends on stock .....	633,264 55
Interest on premium notes .....	63,275 38
Interest on other debts due the company (collateral loans) .....	72,718 87
Discount on claims paid in advance .....	994 06
Rent of company's property .....	79,296 21
From all other sources, viz: balance of profit and loss account .....	5,697 73
Total income .....	\$ 4,123,373 42
Net or ledger assets, December 31, 1894 .....	28,154,607 21
Total .....	\$37,377,880 63

## DISBURSEMENTS.

Paid for losses and additions.....	\$1,363,210 00
Paid for matured and discounted endowments and additions .....	300,206 00
<b>Net amount paid for losses and matured endowments .....</b>	<b>\$1,663,416 00</b>
Premium notes voided by lapse .....	43,235 59
Cash distributions paid policy-holders .....	34,468 09
Cash distributions applied to pay running premiums .....	473,588 18
Cash dividends applied to purchase paid-up additions and annuities, .....	15,075 15
Surrender values paid in cash.....	388,304 95
Surrender values applied to purchase paid-up insurance .....	45,014 74
(Total paid policy-holders, \$2,665,112.70.)	
<b>Cash paid for:</b>	
Commission and bonuses to agents, new policies, \$132,009.29; renewals, \$106,467.84.....	238,477 13
Salaries and allowances to managers and agents.....	27,578 74
Medical examiners' fees and inspection of risks.....	19,772 00
Salaries of officers and home office employees .....	117,699 78
Taxes on premiums, \$25,217.....	20,885 35
Taxes on reserves, \$23,690.76.....	48,907 78
Taxes on real estate.....	7,695 10
Fees, licenses, etc.....	21,287 23
Rent .....	7,339 10
Commuting commissions.....	50,788 50
Advertising, \$23,115.80; printing and stationery, \$18,845.82; postage, \$8,826.88 .....	3,475 93
Legal expenses.....	10,062 60
Furniture and office fixtures .....	50,303 75
Real estate expenses other than taxes.....	
All other items, viz: Accrued interest of investments purchased during the year, \$2,819.00; sundry expenses, \$44,146.31... ..	46,465 31
<b>Total disbursements .....</b>	<b>\$3,335,871 96</b>
<b>Balance.....</b>	<b>\$23,942,006 65</b>

## Invested in the following:

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost of real estate ..	\$1,877,006 73
Loans on mortgage of real estate, (first liens).....	5,351,087 75
Loans secured by collaterals.....	1,702,273 85
Loans on company's policies assigned as collateral.....	423,128 58
Premium notes on policies in force .....	693,541 09
Cost value of bonds and stocks owned.....	13,433,381 72
Cash deposited in banks.....	461,608 93
<b>Total net or ledger assets per balance .....</b>	<b>\$23,942,006 65</b>

## OTHER ASSETS.

Interest due and accrued on mortgages .....	\$ 91,485 12
Interest due and accrued on stocks and bonds.....	120,402 25
Interest due and accrued on collateral loans.....	11,702 12
Interest due and accrued on premium notes.....	23,843 04
Rents due and accrued .....	12,934 58
<b>Total.....</b>	<b>260,367 11</b>
<b>Market value of stocks and bonds over cost.....</b>	<b>763,208 65</b>
<b>New Business. Renewals.</b>	
Uncollected premiums on policies in force.....	\$42,442 02 \$199,060 97
Deferred premiums on policies in force.....	88,967 00 84,529 01
<b>Total ..</b>	<b>\$131,409 02 \$283,589 98</b>
Deduct cost of collection.....	26,281 80 66,717 99
<b>Net amount of uncollected and deferred premiums.....</b>	<b>\$105,127 22 \$226,871 99</b>
<b>Total admitted assets.....</b>	<b>\$25,297,588 62</b>

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (actuaries 4 per cent) .....		\$22,916,493 00
Claims for death losses due and unpaid. ....	\$86,178 98	
Claims for matured endowments due and unpaid.....	20,009 00	
Total policy claims.....		106,187 98
Unpaid dividends of surplus due policy-holders .....		127,163 64
Total liabilities.....		\$23,149,844 62
Surplus as regards policy-holders .....		2,147,739 00
Total liabilities and surplus.....		\$25,297,583 62

## PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year.....	\$669,160 94	
Received during the year, new policies, \$51,707.22; old policies, \$609,287.47.....	660,994 80	
Restored by revival of policies .....	2,690 60	
Total.....		\$1,532,866 43
<i>Deductions as follows:</i>		
Used in payment of losses and claims.....	\$31,159 39	
Used in purchase of surrendered policies.....	14,079 02	
Voided by lapse.....	43,235 59	
Used in payment of dividends to policy-holders.....	6,461 40	
Redeemed by maker in cash .....	744,389 94	
Total.....		839,325 34
Balance, note assets at end of the year.....		693,541 09

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	8,424	\$24,595,435		
Endowment .....	24,144	68,115,769		
All other.....	431	1,157,183		
			32,999	\$93,868,387

## POLICIES ISSUED DURING THE YEAR.

Endowment .....	4,657	\$12,727,480
-----------------	-------	--------------

## OLD POLICIES REVIVED.

Whole life.....	13	\$20,874		
Endowment .....	13	39,000		
			25	\$59,874

## OLD POLICIES INCREASED.

Whole life...	6	\$6,801		
Endowment .....	1	166,677		
Additions by distributions..			7	173,478
				37,374
Total .....			37,688	\$106,866,573

## POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	336	\$1,045,639		
Endowment .....	2,834	7,060,876		
All other.....	59	164,002		
	<u>2,719</u>	<u>\$8,269,517</u>		

## HOW TERMINATED.

By death .....	459	\$1,399,129		
maturity .....	122	805,507		
expiry.....	54	141,250		
surrender .....	890	2,219,732		
lapse .....	742	1,820,652		
change and decrease.....	7	1,082,257		
not taken .....	<u>455</u>	<u>1,301,000</u>		
			2,719	\$8,269,517

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	8,116	\$23,586,594		
Endowment .....	26,481	74,017,266		
All other .....	<u>372</u>	<u>963,196</u>		
			34,969	\$98,567,056

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,927	\$3,297,122 00
Policies issued during the year.....	186	840,154 00
Total .....	2,113	\$3,637,276 00
Deduct policies ceased to be in force.....	136	261,567 00
Policies in force in Maine, December 31, 1895.....	1,977	\$3,375,709 00
Losses and claims unpaid December 31, of the previous year	8	5,450 00
Losses and claims incurred during the year .....	42	83,127 00
Total. ....	50	\$88,586 00
Losses and claims settled during the year ..	42	59,964 00
Premiums collected or secured without deductions:		
Cash, \$68,530.44; Notes or Credits, \$27,891.....		\$96,221 44

## NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

JOHN A. MCCALL, *President.*CHARLES C. WHITNEY, *Secretary.*

Principal Office, 346 and 348 Broadway.

## INCOME.

Received for premiums on new policies .....	\$ 4,841,809 09
Received for renewal premiums .....	23,814,761 87
Dividends applied to pay running premiums .....	326,807 76
Dividends applied to purchase paid-up additions and annuities .....	295,198 87
Surrender values applied to pay running premiums .....	24,570 08
Received for annuities .....	1,069,334 51
<b>Total .....</b>	<b>\$30,373,182 18</b>
Deduct amount paid for re-insurance, new business, \$5,383.98; renewals, \$49,046.75 .....	54,430 73
<b>Total premium income .....</b>	<b>\$30,318,751 45</b>
Cash received for:	
Interest upon mortgage loans .....	1,490,092 23
Interest on bonds owned and dividends on stock .....	4,946,791 05
Interest on premium notes .....	242,476 48
Interest on other debts due the company .....	201,608 15
Rent of company's property .....	661,551 20
Deposits on account of trust policies, \$25,000; registered bond policy, \$6,000 .....	31,000 00
<b>Total income .....</b>	<b>\$37,892,265 56</b>
Net or ledger assets, December 31, 1894 .....	150,915,065 56
<b>Total .....</b>	<b>\$188,807,361 12</b>

## DISBURSEMENTS.

Paid for losses and additions .....	\$8,700,334 28
Paid for matured endowments and additions .....	2,072,445 07
<b>Total .....</b>	<b>\$10,772,779 95</b>
Deduct amount received for losses and claims on policies re-insured .....	23,301 64
<b>Net amount paid for losses and matured endowments .....</b>	<b>\$10,749,478 31</b>
Paid to annuitants .....	1,351,462 56
Cash dividends paid policy-holders .....	1,186,329 51
Cash dividends applied to pay running premiums .....	326,807 76
Cash dividends applied to purchase paid-up additions and annuities, .....	295,198 87
Surrender values paid in cash .....	1,548,020 18
Reserve values paid on matured deferred dividend policies .....	1,305,334 23
Surrender values applied to pay running premiums .....	24,570 08
Installments paid on trust policies .....	6,330 44
<b>(Total paid policy-holders, \$16,793,531.94).</b>	
Cash paid for:	
Commission and bonuses to agents, new policies, \$3,019,356.94; renewals, \$1,216,578.17 .....	4,235,935 11
Salaries and allowances to managers and agents .....	833,817 39
Medical examiners' fees and inspection of risks .....	439,039 72
Salaries of officers and home office employees .....	541,392 11
Taxes on new premiums, \$42,764.37; on renewals, \$147,909.96; taxes on reserves, \$13,294.52; on investments, \$10,492.12 .....	214,461 17
Taxes on real estate .....	126,310 87
Fees, licenses, etc .....	62,987 18
Rent .....	286,723 42



## Cash paid for:

Advertising, \$81,752.47; printing and stationery, \$188,436.90;	
postage and exchange, \$77,487.64 .....	347,677 01
Legal expenses.....	167,915 88
Real estate expenses other than taxes .....	154,175 96
All other items, viz.: express, cartage and freight, \$18,638.18;	
telegrams and telephone, \$24,609.13; traveling expenses of	
agents, inspectors and all other officials, \$118,281.13; equipment	
account, coal, water, gas, furniture, fixtures, supplies, fire and	
surety insurance, \$319,560.38.....	479,088 82
Total disbursements.....	\$24,663,055 88
Balance.....	\$164,144,306 24

## Invested in the following:

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$16,006,650 00
Loans on mortgage of real estate .....	32,712,490 08
Loans secured by collaterals.....	1,787,900 00
Loans on company's policies assigned as collateral.....	3,901,277 62
Premium notes on policies in force .....	879,590 04
Cost value of bonds and stocks owned .....	102,088,983 71
Cash in company's office, \$8,349.28; deposited in banks, \$6,126,594.60...	6,144,943 88
Due from agents.....	620,579 96
Total net or ledger assets .....	\$164,144,306 24

## OTHER ASSETS.

Interest due and accrued on mortgages. ....	\$368,538 31
Interest due and accrued on stocks and bonds.....	745,373 98
Interest due and accrued on collateral loans.....	38,866 10
Interest due and accrued on premium notes.....	101,169 86
Rents due and accrued .....	49,888 30
Total.....	\$1,302,836 50
Market value of stocks and bonds over cost.....	5,110,840 81

## New Business. Renewals.

Uncollected premiums on policies in force ....	*	\$3,025,100 89
Deferred premiums on policies in force.....	\$220,144 00	2,005,886 00
Total .....	\$220,144 00	\$5,028,986 89
Deduct cost of collection.....	143,068 60	251,449 34
Net amount of uncollected and deferred		
premiums.....	\$77,050 40	\$4,777,537 55
Total assets per books of the company.....		\$175,412,570 50

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Due from agents .....	\$620,579 96
Total admitted assets.....	\$174,791,990 54

## LIABILITIES.

Computed premium reserve or net present value of all	
outstanding policies (Actuaries 4 per cent.).....	\$147,968,029 00
Deduct net value of risks re-insured.....	228,373 00
Net reserve.....	\$147,740,656 00
Claims for matured endowments due and unpaid.....	\$ 67,637 63
Claims for death losses in process of adjustment.....	438,528 38
Claims for death losses reported, no proofs received.....	719,353 96
Claims resisted .....	53,083 30
Due and unpaid on annuity claims.....	77,819 68
Total policy claims.....	1,356,412 95

\* No new policy reported unless premium has been paid.

Trust funds held by the company.....	188,095 35
Unpaid dividends of surplus due policy-holders .....	130,886 74
Premiums paid in advance.....	187,861 61
Voluntary reserve for contingencies.....	1,200,000 00
<b>Total liabilities.....</b>	<b>\$150,768,312 65</b>
Surplus as regards policy-holders .....	24,088,677 89
<b>Total liabilities and surplus.....</b>	<b>\$174,791,990 54</b>
Surplus as regards special policy-holders .....	\$17,529,969 00
Surplus as regards other policy-holders.....	6,508,688 89
<b>Total surplus.....</b>	<b>\$24,038,677 89</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year.....	\$1,025,871 94
Received during the year, old policies.....	157,889 71
<b>Total.....</b>	<b>\$1,183,941 65</b>
<i>Deductions as follows:</i>	
Used in payment of losses and claims.....	\$ 41,254 24
Used in purchase of surrendered policies.....	128,823 67
Voided by lapse.....	24,759 54
Used in payment of dividends to policy-holders.....	517 31
Redeemed by maker in cash.....	786 85
<b>Total.....</b>	<b>308,651 61</b>
<b>Balance, note assets at end of the year.....</b>	<b>\$879,590 04</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	200,119	\$563,652,669		
Endowment .....	56,658	168,517,572		
All other .....	5,469	35,125,442		
Reversionary additions .....	-	4,542,087		
			*262,246	*\$771,837,770

## POLICIES ISSUED DURING THE YEAR.

Whole life .....	44,033	\$102,561,500		
Endowment .....	9,856	23,737,000		
All other .....	54	1,194,065		
			53,943	\$127,492,555

## OLD POLICIES REVIVED.

Whole life.....	533	\$1,674,600		
Endowment .....	137	333,400		
All other .....	21	62,600		
			691	\$2,070,600

## OLD POLICIES INCREASED.

Whole life...	-	\$474,900		
Endowment.....	-	15,300		
All other .....	-	5,571,934		
			-	\$6,062,134
Additions by dividends .....			-	375,028
<b>Total.....</b>			<b>*316,880</b>	<b>*\$607,838,067</b>

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	32,117	\$86,086,869		
Endowment .....	5,840	16,114,030		
All other.....	1,230	6,184,460		
Reversionary additions .....	-	425,399		
	39,187	\$108,810,758		

\* No policy or sum of insurance is included except where the first premium therefor has been paid to the company in cash.

## HOW TERMINATED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Amount.</i>	<i>Total Amount.</i>
By death .....	2,817	\$8,556,399		
maturity .....	641	2,072,215		
expiry .....	373	1,473,100		
surrender .....	5,182	16,114,312		
lapse .....	30,175	70,822,845		
change and decrease .....	-	9,771,887		
			\$9,187	\$108,810,758

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	211,420	\$378,947,600		
Endowment.....	60,497	175,640,942		
All other .....	5,776	38,947,071		
Reversionary additions. ....	-	4,491,716		
			*277,683	*\$799,027,329

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	1,808	\$3,127,083 00
Policies issued during the year .....	253	364,378 00
Total .....	2,061	\$3,491,471 00
Deduct policies ceased to be in force .....	88	183,655 00
Policies in force in Maine, December 31, 1894 .....	1,968	\$3,307,816 00
Losses and claims unpaid Dec. 31st, of the previous year,	3	\$3,000 00
Losses and claims incurred during the year .....	16	44,182 65
Total .....	19	\$47,182 65
Losses and claims settled during the year.....	17	41,638 65
Premiums collected or secured without deductions.....	-	\$118,037 69

\*No policy or sum of insurance is included except where the first premium therefor has been paid to the company in cash.

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

J. W. SKINNER, *Secretary.*

## INCOME.

Received for premiums on new policies .....	\$1,575,324 11
Received for renewal premiums. ....	10,636,199 55
Dividends applied to pay running premiums. ....	806,430 51
Dividends applied to purchase paid-up additions and annuities .....	189,759 15
Surrender values applied to pay running premiums.....	3,835 81
Surrender values applied to purchase paid-up insurance and annuities .....	358,241 58
Received for annuities.....	6,291 97
Total premium income .....	\$13,576,073 68

Cash received for:	
Interest upon mortgage loans.....	3,153,889 66
Interest on bonds owned and dividends on stock.....	425,922 97
Interest on premium notes.....	34,578 09
Interest on other debts due the company.....	217,309 81
Discount on claims paid in advance.....	6,093 47
Rent of company's property.....	109,642 23
Premium notes, loans, or liens restored.....	6,683 87
Commuted commissions refunded for renewals redeemed.....	5,479 80
Received from interest on policy loans.....	15,306 74
<b>Total income.....</b>	<b>\$17,550,775 82</b>
Net or ledger assets, December 31, 1894.....	70,226,757 73
<b>Total.....</b>	<b>\$87,777,533 55</b>

## DISBURSEMENTS.

Paid for losses and additions.....	\$2,997,225 70
Paid for matured endowments and additions.....	512,289 70
Paid on matured installment policies and additions.....	3,225 00
<b>Net amount paid for losses and matured endowments.....</b>	<b>\$3,512,740 40</b>
Paid to annuitants.....	2,554 26
Premium notes voided by lapse.....	13,780 90
Cash dividends paid policy-holders.....	300,704 89
Cash dividends applied to pay running premiums.....	806,490 51
Cash dividends applied to purchase paid-up additions and annuities.....	189,758 15
Surrender values paid in cash.....	486,823 09
Surrender values applied to pay running premiums.....	3,825 81
Surrender values applied to purchase paid-up insurance and annuities.....	358,241 58

(Total paid policy-holders, \$5,684,860.69.)

Cash paid for:	
Commission and bonuses to agents, new policies, \$765,950.34; renewals, \$777,532.76; annuities, \$88.52.....	\$1,543,571 52
Salaries to agents.....	899 91
Medical examiners' fees and inspection of risks.....	119,691 15
Salaries of officers and home office employees.....	306,196 26
Taxes on new premiums and renewals, \$141,615.46; taxes on reserves, \$7,209.28.....	148,824 74
Taxes on real estate.....	29,984 60
Fees, licenses, etc.....	15,514 39
Rent.....	25,000 00
Advertising, \$14,539.80; printing and stationery, \$39,536.15; postage, \$59,531.38.....	113,607 43
Legal expenses.....	43,014 97
Furniture and office fixtures.....	2,043 05
Real estate expenses other than taxes.....	21,534 99
All other items, viz: Expenses of trustees and executive committee, \$27,431.16; loss expenses, \$3,728.80; real estate expenses, \$30,076.63; exchange, \$14,476.44; freight and express, \$5,689.34; loan expenses, \$88,577.53; premiums on bonds bought, \$405,571.15; balance of lapsed policy account, \$442.59; expense Insurance Commissioners' examination, \$13,885.80; traveling and hotel expenses, \$7,180.77.....	597,068 79
<b>Total disbursements.....</b>	<b>\$8,656,662 42</b>
<b>Balance.....</b>	<b>\$79,120,871 13</b>

## Invested in the following:

## ASSETS

## As PER LEDGER ACCOUNTS.

Ledger value of real estate.....	\$1,400,863 15
Loans on mortgage of real estate.....	56,041,112 24
Loans on company's policies assigned as collateral.....	1,948,060 00
Premium notes on policies in force.....	418,301 84
Cost value of bonds and stocks owned.....	11,770,665 02
Cash in company's office, \$97,169.05; deposited in banks, \$4,508,915 77.....	4,606,084 82
Agents' debit balances.....	8,267 88
<b>Total.....</b>	<b>\$79,183,344 93</b>
Deduct agents' credit balances, \$17,555.05; company's debits, \$54,918.75.....	72,473 80
<b>Total net or ledger assets per balance.....</b>	<b>\$79,120,871 13</b>

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$1,072,810 38	
Interest due and accrued on stocks and bonds.....	232,589 54	
Interest due and accrued on premium notes.....	14,790 56	
Interest due and accrued on other assets.....	52,627 58	
Rents due and accrued .....	8,967 71	
<b>Total .....</b>	<b>\$1,371,805 77</b>	
Market value of bonds over par .....		864,536 06
	<i>New Business.</i>	<i>Renewals.</i>
Uncollected premiums on policies in force....	\$313,563	\$440,590 00
Deferred premiums on policies in force. ....	136,843	971,901 00
<b>Total .....</b>	<b>\$452,406</b>	<b>\$1,412,491 00</b>
Deduct cost of collection.....	226,203	84,749 46
<b>Net amount of uncollected and deferred premiums.....</b>	<b>\$226,203</b>	<b>\$1,327,741 54</b>
		1,553,944 54
<b>Total assets per books of the company .....</b>		<b>\$2,910,657 52</b>

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Agents debit balances.....	8,267 88
<b>Total admitted assets.....</b>	<b>\$2,902,389 64</b>

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (Actuaries 4 per cent).....	\$35,804,572 00
Present value of unpaid installments.....	45,115 00
Claims for death losses due and unpaid.....	\$96,317 74
Claims for matured endowments due and unpaid .....	18,399 00
Claims for death losses in process of adjustment.....	184,801 67
Claims for death losses reported, no proofs received.....	97,558 00
Claims resisted .....	48,844 99
Due and unpaid on annuity claims, \$50.00; on installment policies, \$500.00 .....	550 00
<b>Total policy claims .....</b>	<b>\$381,971 40</b>
Unpaid dividends of surplus due policy-holders.....	94,740 97
Premiums paid in advance.....	5,500 00
Due for taxes, fees, salaries, expenses, etc.....	56,929 01
<b>Total liabilities.....</b>	<b>\$492,888,628 38</b>
Surplus as regards policy-holders.....	16,513,561 26
<b>Total liabilities and surplus.....</b>	<b>\$509,402,189 64</b>
Surplus as regards special policy-holders (estimated).....	\$11,055,613 00
Surplus as regards other policy-holders. ....	5,457,948 26
<b>Total surplus.....</b>	<b>\$16,513,561 26</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year.....	\$467,540 42
Received during the year, (old policies).....	85,080 73
Restored by revival of policies.....	6,583 87
<b>Total .....</b>	<b>\$557,905 02</b>
<b>Deductions as follows:</b>	
Used in payment of losses and claims.....	\$32,756 17
Used in purchase of surrendered policies .....	10,436 31
Voided by lapse.....	13,780 90
Used in payment of dividends to policy-holders.....	66,639 64
Redeemed by maker in cash.....	25,280 16
<b>Total.....</b>	<b>133,903 18</b>
<b>Balance, note assets at end of the year .....</b>	<b>\$418,301 84</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life .. . . . . .	115,566	\$272,293,834 00		
Endowment .. . . . . .	28,712	63,618,347 00		
All other .. . . . . .	692	4,785,988 00		
			144,900	\$340,697,569 00

## POLICIES ISSUED DURING THE YEAR.

Whole life .. . . . . .	14,744	\$33,050,114 00		
Endowment .. . . . . .	6,346	14,135,279 00		
All other .. . . . . .	2,158	6,291,001 00		
			23,248	\$53,476,394 00

## OLD POLICIES REVIVED.

Whole life .. . . . . .	244	\$780,141 00		
Endowment .. . . . . .	62	152,314 00		
All other .. . . . . .	4	7,000 00		
			310	\$889,455 00

## OLD POLICIES INCREASED.

Whole life .. . . . . .	56	-		
Endowment .. . . . . .	30	-		
All other .. . . . . .	-	100,879 00		
			86	\$100,879 00
Additions by dividends .. . . . . .			-	2,331,563 00
Total .. . . . . .			168,544	\$397,496 860 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life .. . . . . .	9,142	\$22,336,173 00		
Endowment .. . . . . .	2,969	6,623,088 00		
All other .. . . . . .	658	4,214,364 00		
	12,759	\$33,236,625 00		

## HOW TERMINATED.

By death .. . . . . .	1,209	\$2,972,555 00		
maturity .. . . . . .	274	493,747 00		
expiry .. . . . . .	259	2,880,695 00		
surrender .. . . . . .	3,114	5,117,804 00		
lapse .. . . . . .	5,076	10,023,239 00		
change and decrease .. . . . . .	3	4,354,599 00		
not taken .. . . . . .	2,824	7,393,986 00		
			12,759	\$33,236,625 00

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life .. . . . . .	121,468	\$283,836,441		
Endowment .. . . . . .	32,191	71,376,961		
All other .. . . . . .	2,126	9,045,833		
			155,785	\$364,259,235

## BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year .. . . . . .	1,306	\$2,018,665 00
Policies issued during the year .. . . . . .	339	549,797 00
Total .. . . . . .	1,645	\$2,568,462 00
Deduct policies ceased to be in force .. . . . . .	102	183,315 00
Policies in force in Maine, December 31, 1895 .. . . . . .	1,543	2,385,147 00
Losses and claims incurred during the year .. . . . . .	8	\$15,836 00
Losses and claims settled during the year .. . . . . .	8	15,836 00
Premiums collected or secured, without deductions:		
Cash, \$35,061.51; Notes or Credits, \$80.19 .. . . . . .		\$35,141 70

**PENN MUTUAL LIFE INSURANCE COMPANY,**  
**PHILADELPHIA, PA.**

INCORPORATED, 1847. COMMENCED BUSINESS, 1847.

EDWARD M. NEEDLES, *President.*

HENRY C. BROWN, *Secretary.*

Principal Office, 921, 923 and 925 Chestnut Street.

**INCOME.**

Received for premiums on new policies.....	\$ 564,421 51	
Received for renewal premiums.....	3,790,321 32	
Dividends applied to pay running premiums.....	672,107 26	
Dividends applied to purchase paid-up additions and annuities.....	72,287 00	
Surrender values applied to pay running premiums.....	51,560 06	
Surrender values applied to purchase paid-up insurance and annuities.....	199,522 00	
Received for annuities.....	23,645 94	
<b>Total.....</b>	<b>\$5,373,865 09</b>	
Deduct amount paid for re-insurance, renewals.....	2,730 33	
<b>Total premium income ...</b>	<b>\$5,371,134 76</b>	
Cash received for:		
Interest upon mortgage loans.....	621,785 21	
Interest on bonds owned and dividends on stock.....	370,336 34	
Interest on premium notes.....	57,064 01	
Interest on collateral loans.....	196,473 06	
Interest on general account.....	12,837 43	
Rent of company's property.....	58,629 73	
Profit on sales of securities.....	61,852 80	
From all other sources, viz.: sale of right as trustee under mortgage, \$100.00; agents' balance charged off, now paid \$30.00; dividend on suspended bank account, \$9.10.....	199 10	
<b>Total income....</b>	<b>\$ 6,740,313 94</b>	
Net or ledger assets, December 31, 1894.....	23,779,513 38	
<b>Total.....</b>	<b>\$30,519,825 32</b>	

**DISBURSEMENTS.**

Paid for losses and additions.....	\$1,580,594 70	
Paid for matured endowments and additions.....	300,514 00	
For trust deposit.....	10,000 00	
Paid on matured installment policies.....	6,100 00	
<b>Net amount paid for losses and matured endowments.....</b>	<b>\$1,797,208 70</b>	
Paid to annuitants.....	12,227 85	
Premium notes voided by lapse.....	56,844 58	
Cash dividends paid policy-holders.....	47 00	
Cash dividends applied to pay running premiums, and accumulated, Cash dividends applied to purchase paid-up additions and annuities, Surrender values paid in cash.....	672,107 26	
Surrender values applied to pay running premiums.....	72,287 00	
Surrender values applied to purchase paid-up insurance and annuities.....	323,758 44	
	51,560 06	
	199,522 00	
(Total paid policy-holders, \$3,184,563.00.)		
Cash paid for:		
Commission and bonuses to agents, new policies, \$264,834.65; renewals, \$237,556.17; annuities, \$904.06.....	508,194 86	
Salaries and allowances to managers and agents.....	73,539 96	
Medical examiners' fees and inspection of risks.....	43,618 96	

## Cash paid for:

Salaries of officers and home office employees .....	113,620 63
Taxes on new premiums and renewals .....	67,965 45
Taxes on reserves, \$5,438.81; on investments, \$64,676.02 .....	70,114 88
Taxes on real estate .....	20,817 75
Fees, licenses, &c. ....	13,668 04
Rent .....	33,960 28
Advertising, \$18,799.30; printing and stationery, \$9,548.08 .....	28,347 28
Legal expenses .....	9,894 05
Furniture and office fixtures .....	1,639 68
Real estate expenses other than taxes .....	4,492 68
All other items viz: Home office expenses and postage, \$30,739.34; fire insurance, \$1,765.12; maintenance of building, \$15,396.77 ..	49,396 28
<b>Total disbursements .....</b>	<b>\$4,225,395 62</b>
<b>Balance .....</b>	<b>\$26,294,429 70</b>

## Invested in the following:

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$ 1,676,282 61
Loans on mortgage of real estate and ground rents .....	11,228,358 67
Loans secured by collaterals .....	2,796,995 10
Loans on company's policies assigned as collateral .....	1,677,087 00
Premium notes on policies in force .....	803,942 20
Cost value of bonds and stocks owned .....	7,721,867 09
Cash in company's office, \$1,618.19; deposited in banks, \$201,700 ..	203,318 19
Bills receivable .....	90,354 50
Agents' debit balances .....	9,276 28
Bills receivable taken for premiums, and secured by reserve on policies .....	89,212 98
<b>Total .....</b>	<b>\$26,286,694 00</b>
<b>Deduct agents' credit balances .....</b>	<b>2,264 92</b>
<b>Total net or ledger assets per balance .....</b>	<b>\$26,294,429 70</b>

## OTHER ASSETS.

Interest due and accrued on mortgages .....	\$284,102 05
Interest due and accrued on stocks and bonds .....	3,227 89
Interest due and accrued on collateral loans .....	20,395 48
Interest due and accrued on other assets .....	3,000 00
Rents due and accrued .....	9,882 36
<b>Total .....</b>	<b>\$320,607 78</b>
<b>Market value of stocks and bonds over cost .....</b>	<b>120,288 16</b>

## New Business.

## Renewals.

Uncollected premiums on policies in force .....	\$80,672 23	\$223,772 15
Deferred premiums on policies in force .....	55,632 92	368,391 32
<b>Total .....</b>	<b>\$136,305 14</b>	<b>\$591,163 47</b>
<b>Deduct cost of collection .....</b>	<b>68,152 57</b>	<b>29,558 16</b>
<b>Net amount of uncollected and deferred pre- miums .....</b>	<b>\$68,152 57</b>	<b>\$561,605 29</b>
<b>Total assets per books of the company .....</b>		<b>\$27,365,063 50</b>

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Agents' debit balances ..	\$ 9,276 28
Bills receivable .....	90,354 50
<b>Total .....</b>	<b>99,630 78</b>
<b>Total admitted assets..</b>	<b>\$27,365,452 72</b>



## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (Actuaries, 4 per cent) .....	\$23,610,438 00
Present value of unpaid installments .....	56,433 00
Claims for death losses in process of adjustment .....	\$121,710 00
Claims resisted .....	12,000 00
<b>Total policy claims .....</b>	<b>133,710 00</b>
Trust funds held by the company .....	19,190 00
Unpaid dividends of surplus due policy-holders .....	51,777 70
Premiums paid in advance .....	12,694 37
Scrip outstanding .....	8,580 00
<b>Total liabilities .....</b>	<b>\$23,895,721 97</b>
Surplus as regards policy-holders .....	3,369,730 75
<b>Total liabilities and surplus .....</b>	<b>\$27,265,452 72</b>
Surplus as regards special policy-holders .....	\$1,261,096 87
Surplus as regards other policy-holders .....	2,105,644 88
<b>Total surplus .....</b>	<b>\$3,366,730 75</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31st of previous year .....	\$769,011 63
Received during the year, new policies, \$8,756.00; old policies, \$253,706.83 .....	262,461 83
<b>Total .....</b>	<b>\$1,031,473 46</b>
Deductions as follows:	
Used in payment of losses and claims .....	\$38,159 06
Used in purchase of surrendered policies .....	35,239 68
Voided by lapse .....	56,844 59
Used in payment of dividends to policy-holders .....	77,644 82
Redeemed by maker in cash .....	19,613 08
<b>Total .....</b>	<b>227,531 23</b>
<b>Balance, note assets at end of the year .....</b>	<b>\$803,942 20</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life .....	32,276	\$85,405,044 00		
Endowment .....	15,244	34,794,273 00		
All other .....	2,031	5,686,377 00		
Reversionary additions .....	-	631,381 00		
			49,551	\$126,587,075 00

## POLICIES ISSUED DURING THE YEAR.

Whole life .....	4,999	\$12,818,630 00		
Endowment .....	1,944	4,825,810 00		
All other .....	442	1,710,250 00		
			7,385	\$19,354,690 00

## OLD POLICIES REVIVED.

Whole life .....	406	\$727,946 00		
Endowment .....	302	277,805 00		
All other .....	880	2,506,780 00		
Reversionary additions .....	-	2,667 00		
			1,588	\$3,515,198 00

## OLD POLICIES INCREASED.

Whole life .....	18	\$47,000 00		
Endowment .....	3	8,000 00		
All other .....	5	19,000 00		
Additions by dividends .....			26	74,000 00
<b>Total .....</b>				<b>127,710 00</b>
			58,550	\$149,606,673 00

**POLICIES TERMINATED DURING THE YEAR.**

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	4,180	\$11,790,502 00		
Endowment .....	1,788	4,811,812 00		
All other .....	890	2,312,429 00		
Reversionary additions.....	-	47,813 00		
	<u>6,806</u>	<u>19,462,356 00</u>		

**HOW TERMINATED.**

By death .....	538	\$1,589,074 00		
maturity .....	87	201,514 00		
expiry .....	280	831,000 00		
surrender.....	1,428	3,214,477 00		
lapse.....	3,147	7,751,913 00		
change and decrease .....	38	525,725 00		
not taken .....	1,283	3,928,850 00		
Reduction for present value of installment policies.....	-	1,421,808 00		
			<u>6,806</u>	<u>\$19,462,356 00</u>

**POLICIES IN FORCE DECEMBER 31, 1885.**

Whole life.....	33,569	\$87,208,118 00		
Endowment.....	15,707	35,094,276 00		
All other .....	2,468	7,109,978 00		
Reversionary additions.....	-	733,945 00		
			<u>51,744</u>	<u>\$130,146,317 00</u>

**BUSINESS IN MAINE.**

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	850	\$1,326,500 00
Policies issued during the year .....	130	206,000 00
<b>Total</b> .....	<u>980</u>	<u>\$1,532,500 00</u>
Deduct policies ceased to be in force.....	89	186,800 00
<b>Policies in force in Maine, December 31, 1885.....</b>	<u>891</u>	<u>\$1,345,700 00</u>
Losses and claims unpaid December 31, of the previous year	1	2,500 00
Losses and claims incurred during the year.....	6	24,801 00
<b>Total</b> .....	<u>7</u>	<u>\$27,301 00</u>
Losses and claims settled during the year.....	6	22,301 00
Premiums collected or secured, without deductions:		
<b>Cash, \$51,651.94; Notes or Credits, \$1,980.42 .....</b>		<u>53,632 36</u>

## PHOENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED, 1851. COMMENCED BUSINESS, 1851.

JONATHAN B. BUNCE, *President*. CHARLES H. LAWRENCE, *Secretary*.

## INCOME.

Received for premiums on new policies .....	\$304,581 81
Received for renewal premiums.....	873,384 90
Dividends applied to pay running premiums.....	124,454 80
Dividends applied to purchase paid-up additions and annuities .....	27,080 96
Surrender values applied to pay running premiums .....	5,885 15
Surrender values applied to purchase paid-up insurance and annuities.....	659 56
<b>Total .....</b>	<b>\$1,336,007 18</b>
Deduct amount paid for re-insurance, new business, \$207.90; renewals, \$5,066.65.....	5,274 55
<b>Total premium income .....</b>	<b>\$1,330,733 63</b>
Cash received for:	
Interest upon mortgage loans.....	336,898 54
Interest on bonds owned and dividends on stock .....	123,192 56
Interest on premium notes .....	31,796 19
Interest on other debts due the company .....	15,967 67
Discount on claims paid in advance.....	180 07
Rent of company's property.....	29,873 33
Re-insurance .....	472 29
Profit on sales of securities.....	5,222 56
From other sources, viz: From guarantee of mortgage loans, \$3,092.97; agents' old balances, \$307.74; old investment account, \$3,694.99 .....	7,095 70
<b>Total income.....</b>	<b>\$1,881,513 54</b>
Net or ledger assets, December 31, 1894 .....	9,919,261 54
<b>Total.....</b>	<b>\$11,800,774 08</b>

## DISBURSEMENTS.

Paid for losses and additions.....	\$708,749 61
Paid for matured endowments and additions.....	139,470 00
<b>Total .....</b>	<b>\$848,219 61</b>
Deduct amount received for losses and claims on policies re-insured.....	10,000 00
<b>Net amount paid for losses and matured endowments .....</b>	<b>\$838,219 61</b>
Paid to annuitants.....	2,159 00
Cash dividends paid policy-holders, \$2,828.58; premium notes, \$119.93,	2,948 56
Cash dividends applied to pay running premiums.....	124,454 80
Cash dividends applied to purchase paid-up additions and annuities,	27,080 96
Surrender values paid in cash.....	111,898 16
Surrender values applied to pay running premiums.....	5,885 15
Surrender values applied to purchase paid-up insurance and annuities.....	659 56
(Total paid policy-holders, \$1,113,249.80.)	
Cash paid for:	
Commission and bonuses to agents, new policies, \$175,686.25; renewals, \$59,180.65.....	234,866 90
Salaries and allowances to managers and agents.....	59,371 60
Medical examiners' fees and inspection of risks.....	86,785 20
Salaries of officers and home office employees.....	62,784 26

## Cash paid for:

Taxes on new premiums, \$3,109.88; on renewals, \$6,911.40 .....		35,425 35
Taxes on reserves, \$25,404.02 .....		15,820 96
Taxes on real estate .....		6,083 47
Fees, licensee, &c. ....		18,884 05
Rent .....		500 00
Commuting commissions .....		
Advertising, \$11,774.16; printing and stationery, \$12,514.64; postage, \$7,544.96 .....		31,833 78
Legal expenses .....		2,476 56
Furniture and office fixtures .....		602 72
Real estate expenses other than taxes .....		12,780 04
Losses on sales of securities .....		3,692 65
All other items, viz: Exchange, \$343.55; sundry expenses, \$12,719.97; profit and loss account, real estate charged off, \$34,314.99; extra payment on claim, \$139.40; foreclosure expenses, \$1,102.04 .....		49,119 85
Total disbursements .....		\$1,684,337 27
Balance .....		\$10,116,436 81

## Invested in the following:

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$ 858,950 29
Loans on mortgage of real estate .....	5,975,010 92
Loans secured by collaterals .....	5,600 00
Loans on company's policies assigned as collateral .....	205,946 00
Premium notes on policies in force .....	500,246 09
Cost value of bonds and stocks owned .....	2,364,416 63
Cash in company's office, \$289.58; deposited in banks, \$202,997.30 .....	203,286 88
Total net or ledger assets, per balance .....	\$10,116,436 81

## OTHER ASSETS.

Interest due and accrued on mortgages .....	\$142,187 09
Interest due and accrued on premium notes .....	4,315 23
Total .....	\$146,502 32
Market value of stocks and bonds over cost .....	41,205 31
<i>New Business. Renewals.</i>	
Uncollected premiums on policies in force .....	\$50,087 27 \$48,129 00
Deferred premiums on policies in force .....	26,486 34 72,800 40
Total .....	\$76,573 61 \$119,929 40
Deduct cost of collection .....	43,646 96 7,135 76
Net amount of uncollected and deferred premiums .....	\$32,926 65 \$111,793 64 144,720 29
Total assets per books of the company .....	\$10,448,864 73

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries 4 per cent) .....	\$9,504,335 00
Deduct net value of risks re-insured .....	17,044 00
Net reserve .....	\$9,487,291 00
Special policy reserve .....	228,722 00
Claims for death losses in process of adjustment .....	54,430 00
Unpaid dividends of surplus due policy-holders (estimated) .....	2,500 00
Premiums paid in advance .....	7,710 00
Reserve on real estate account .....	99,528 00
Total liabilities .....	\$9,879,481 00
Surplus as regards policy-holders .....	569,383 73
Total liabilities and surplus .....	\$10,448,864 73

## PREMIUM NOTE ACCOUNT.

On hand December 31st of previous year.....		\$558,770 01
Deductions as follows:		
Used in payment of losses and claims.....	\$38,198 12	
Used in purchase of surrendered policies.....	9,842 60	
Used in payment of dividends to policy-holders .....	119 96	
Redeemed by maker in cash.....	15,365 22	
Total.....		58,523 92
Balance, note assets at end of the year.....		\$506,246 09

## EXHIBIT OF POLICIES:

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	14,496	\$24,332,106 00		
Endowment.....	8,198	11,564,379 00		
All other .....	101	247,500 00		
Reversionary additions.....	-	237,064 00		
			22,797	\$36,381,049 00

## POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,686	\$7,426,019 00		
Endowment.....	2,430	3,652,297 00		
All other .....	45	91,301 00		
			6,161	\$11,170,117 00

## OLD POLICIES REVIVED.

Whole life.....	15	\$29,041 00		
Endowment.....	25	32,500 00		
All other .....	2	6,000 00		
			42	\$67,541 00

## OLD POLICIES INCREASED

Whole life.....	-	\$18,500 00		
Endowment.....	-	6,545 00		
Additions by dividends .....			-	\$25,045 00
Transferred .....			157	50,739 00
				\$360,500 00
Total .....			29,157	\$48,054,991 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life.. .....	2,469	\$5,006,352 00
Endowment.....	1,649	2,429,365 00
All other .....	40	131,301 00
Reversionary annuities.....	-	24,242 00
	4,158	\$7,594,660 00

## HOW TERMINATED.

By death .....	440	\$745,210 00
maturity .....	121	139,370 00
expiry .....	1	801 00
surrender.....	282	517,735 00
lapse.....	1,416	2,488,136 00
change and decrease.....	170	623,529 00
not taken.....	1,671	2,719,139 00
transferred .....	157	360,500 00
		4,158 \$7,594,660 00

## POLICIES IN FORCE DECEMBER 31, 1894.

Whole life.....	15,751	\$26,837,514 00
Endowment.....	9,018	12,853,958 00
All other .....	230	505,500 00
Reversionary additions .....	-	263,561 00
		24,999 \$40,460,531 00

## BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year.....	848	\$825,306 00
Policies issued during the year.....	79	87,153 00
<b>Total.....</b>	<b>927</b>	<b>\$912,459 00</b>
Deduct policies ceased to be in force.....	81	102,763 00
<b>Policies in force in Maine, December 31, 1896.....</b>	<b>886</b>	<b>\$809,696 00</b>
Losses and claims incurred during the year.....	18	13,770 00
Losses and claims settled during the year.....	18	13,770 00
Premiums collected or secured, without deductions:		
Cash, \$27,444.59; Credits, \$3,897.62.....		\$31,142 21

## PROVIDENT LIFE AND TRUST COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

SAMUEL R. SHIPLEY, *President.*ASA S. WING, *Actuary.*

Principal Office, 406 Chestnut Street.

Cash Capital, \$1,000,000.

## INCOME.

Received for premiums on new policies .....	\$ 433,865 74
Received for renewal premiums.....	3,065,880 48
Dividends applied to pay running premiums ... ..	594,176 71
Dividends applied to purchase paid-up additions and annuities .....	102,363 79
Surrender values applied to purchase paid-up insurance and annuities .....	76,443 00
Received for annuities .....	81,631 17
<b>Total premium income .....</b>	<b>\$4,804,139 84</b>
Cash received for:	
Interest upon mortgage loans .....	658,310 60
Interest on bonds owned, and dividends on stock .....	420,483 39
Interest on premium notes .....	123,579 18
Interest on other debts due the company.....	48,123 67
Discount on claims paid in advance.....	1,771 13
Rent of company's property .....	25,054 86
Profit on sales of securities .. .....	23,314 78
<b>Total income.....</b>	<b>\$ 5,604,576 44</b>
Net or ledger assets, December 31, 1894.....	26,236,899 52
<b>Total.....</b>	<b>\$31,841,475 96</b>

## DISBURSEMENTS.

Paid for losses and additions.....	\$753,531 16
Paid for matured endowments and additions .....	678,593 00
Paid on matured installment policies and additions.....	300 00
<b>Net amount paid for losses and matured endowments .....</b>	<b>\$1,432,323 16</b>
Paid to annuitants.....	33,378 79
Cash dividends paid policy-holders .....	60,555 94

Cash dividends applied to pay running premiums.....	\$524,176 71
Cash dividends applied to purchase paid-up additions and annuities,	102,863 79
Surrender values paid in cash .....	258,081 41
Surrender values applied to pay running premiums .....	76,442 00
(Total paid policy-holders, \$2,487,408.80.)	

## Cash paid for:

Commission and bonuses to agents, new policies, \$151,853;	
renewals, \$230,844.86; annuities, \$3,040.79 .....	374,838 65
Salaries and allowances to managers and agents .....	26,554 41
Medical examiners' fees, and inspection of risks .....	16,929 13
Salaries of officers and home office employees .....	154,614 51
Taxes on new premiums and renewals, \$47,881.31.....	53,290 41
Taxes on reserves, \$4,400.10 .....	13,950 00
Taxes on real estate.....	5,796 19
Fees, licenses, etc. ....	14,813 17
Rent .....	34,347 88
Advertising, \$13,183.48; printing and stationery, \$14,213.02; post-	
age, \$6,853.38. ....	22,831 00
Legal expenses, furniture and office fixtures, real estate expenses	
other than taxes.....	13,170 17
Losses on sales of securities .....	34,302 75
All other items .....	
Total disbursements .....	\$3,250,908 07
Balance.....	\$28,580,567 89

## Invested in the following:

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$ 1,604,506 90
Loans on mortgage of real estate .....	11,684,134 17
Loans secured by collaterals.....	1,680,138 46
Loans on company's policies assigned as collateral.....	2,226,588 82
Premium notes on policies in force .....	18,710 30
Cost value of bonds and stocks owned.....	10,868,073 78
Cash in company's office and deposited in banks.....	107,438 46
Total net or ledger assets per balance.....	\$28,580,567 89

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$395,086 47
Interest due and accrued on collateral loans.....	13,199 53
Interest due and accrued on premium notes.....	27,852 36
Rents due and accrued.....	3,726 79
Total.....	\$339,844 45

## New Business. Renewals.

Uncollected premiums on policies		
in force... ..	\$62,685 58	\$186,535 38
Deferred premiums on policies in		
force.....	63,602 80	520,601 22
Total .....	\$126,287 88	\$707,426 60
Deduct cost of collection .....	44,193 78	53,057 00
Total.....	\$82,074 10	\$654,369 60
Deduct loading .....		61,151 19
Net amount of uncollected and deferred premiums.....		675,292 53
Total assets, as per books of the company.....		\$39,605,704 87

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Depreciation from cost of assets.....	139,301 40
Total admitted assets .....	\$39,476,403 47

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries 4 per cent) .....	\$25,438,248 00
Present value of unpaid installments .....	1,362 00
Claims for death losses due and unpaid .....	\$ 586 79
Claims for death losses in process of adjustment .....	13,067 00
Claims for death losses reported, no proofs received .....	28,282 00
Claims resisted .....	8,435 30
Due and unpaid on annuity claims .....	2,686 43
<b>Total policy claims .....</b>	<b>53,066 52</b>
Unpaid dividends of surplus due policy-holders .....	55,699 70
Premiums paid in advance .....	111,643 26
Due for taxes, fees, salaries, expenses, etc. ....	435 84
Reserve on policies cancelled .....	137,369 00
<b>Total liabilities except capital .....</b>	<b>\$25,797,644 42</b>
Cash capital .....	\$1,000,000 00
Surplus over all liabilities .....	2,678,759 05
<b>Surplus as regards policy-holders .....</b>	<b>3,678,759 05</b>
<b>Total liabilities and surplus .....</b>	<b>\$29,476,403 47</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year .....	\$22,176 77
Received during the year, old policies. ....	1,968 00
<b>Total .....</b>	<b>\$24,165 37</b>
<i>Deductions as follows:</i>	
Used in payment of dividends to policy-holders .....	\$2,473 29
Redeemed by maker in cash .....	1,961 78
<b>Total .....</b>	<b>4,455 07</b>
<b>Balance, note assets at end of the year...</b>	<b>\$19,710 30</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	Number.	Amount.	Total Number.	Total Amount.
Whole life .....	2,901	\$10,786,400 00		
Endowment .....	26,854	79,219,075 00		
All other .....	2,787	12,821,062 00		
Reversionary additions .....	-	845,387 00		
			32,542	\$103,671,924 00

## POLICIES ISSUED DURING THE YEAR.

Whole life .....	408	\$1,419,117 00		
Endowment .....	2,990	8,066,838 00		
All other .....	939	4,026,843 00		
			4,332	\$13,532,796 00

## OLD POLICIES REVIVED.

Whole life .....	22	\$90,078 00		
Endowment .....	109	337,857 00		
All other .....	17	94,134 00		
Reversionary .....	-	395 00		
			148	\$522,464 00

## OLD POLICIES INCREASED AND CHANGED.

Whole life .....	19	\$ 85,440 00		
Endowment .....	111	440,355 00		
All other .....	8	89,500 00		

			138	\$625,295 00
Additions by dividends .....			-	158,798 00
<b>Total .....</b>			37,160	\$118,511,277 00



## POLICIES TERMINATED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	227	\$983,813 00		
Endowment.....	1,735	5,446,786 00		
All other .....	584	5,197,996 00		
	<u>2,546</u>	<u>\$9,688,743 00</u>		

## HOW TERMINATED.

By death.....	368	\$ 773,252 00		
maturity.....	217	678,562 00		
expiry.....	1	20,000 00		
surrender .....	632	1,864,452 00		
lapse.....	1,186	4,174,886 00		
change and decrease.....	138	1,835,886 00		
not taken.....	<u>75</u>	<u>272,666 00</u>		
			2,546	\$9,688,743 00

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	3,118	\$11,407,323 00		
Endowment.....	28,329	82,637,329 00		
All other .....	3,167	13,853,541 00		
Reversionary additions.....	<u>-</u>	<u>944,442 00</u>		
			34,614	\$108,832,534 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, of the previous year .....	449	\$842,795 00
Policies issued during the year .....	<u>43</u>	<u>83,085 00</u>
Total.....	492	\$926,880 00
Deduct policies ceased to be in force. ....	<u>19</u>	<u>50,406 00</u>
Policies in force in Maine, December 31, 1894 .....	473	\$865,474 00
Losses and claims incurred during the year.....	2	1,000 00
Premiums collected or secured without deductions.....		<u>30,990 87</u>

## PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

CHARLES E. WILLARD, *President.* WILLIAM E. STEVENS, *Secretary.*

Principal Office, 29 Broadway.

Cash Capital, \$100,000.

## INCOME.

Received for premiums on new policies .....	\$ 451,266 47
Received for renewal premiums.....	1,491,472 80
Dividends applied to pay running premiums.....	233,996 73
Surrender values applied to purchase paid-up insurance and annuities.....	<u>3,021 29</u>
Total .....	\$2,169,696 78
Deduct amount paid for re-insurance, new business, \$987.86 renewals, \$10,685.58.....	<u>11,673 44</u>
Total premium income .....	\$2,158,023 34

Cash received for:	
Interest upon mortgage loans.....	\$12,665 33
Interest on bonds owned and dividends on stock.....	38,080 33
Interest on premium notes.....	599 31
Interest on other debts due the company.....	10,476 70
Rent of company's property.....	27,074 72
Total income.....	\$ 2,246,869 73
Net or ledger assets, December 31, 1894.....	1,686,914 83
Total.....	\$3,883,774 56

## DISBURSEMENTS.

Paid for losses.....	\$1,235,522 99
Paid for matured endowments.....	968 75
Total.....	\$1,235,791 74
Deduct amount received for losses and claims on policies re-insured.....	15,000 00
Net amount paid for losses and matured endowments.....	\$1,230,791 74
Paid to annuitants.....	1,581 40
Cash dividends paid policy-holders.....	36,759 78
Cash dividends applied to pay running premiums.....	233,926 73
Surrender values paid in cash.....	5,331 22
Surrender values applied to purchase paid-up insurance and annuities.....	3,021 29
(Total paid policy-holders, \$1,491,412.15).	
Cash paid for:	
Dividends to stockholders.....	6,977 60
Commission and bonuses to agents, new policies, \$232,739.28; renewals, \$32,960.40.....	315,689 68
Salaries and allowances to managers and agents.....	17,777 75
Medical examiners' fees and inspection of risks.....	34,896 18
Salaries of officers and home office employees.....	94,973 31
Taxes on new premiums, \$4,945.09; taxes on renewals, \$16,348.41.....	21,293 50
Taxes on real estate.....	2,817 21
Fees, licenses, etc.....	7,520 83
Rent.....	22,704 79
Commuting commissions.....	1,750 00
Advertising, \$15,620.87; printing and stationery, \$12,580.63; postage, \$11,080.06.....	39,241 55
Legal expenses.....	20,509 88
Furniture and office fixtures.....	3,344 57
Real estate expenses other than taxes.....	9,807 09
Losses on sales of securities.....	13,508 08
All other items, viz.: attendance fees, travelling expenses and other expenses, \$24,330.42; profit and loss, \$267.55; depreciation on stocks and securities, \$18,338.54.....	42,936 91
Total disbursements.....	\$2,147,211 69
Balance.....	\$1,736,562 87

Invested in the following:

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$241,384 28
Loans on mortgage of real estate.....	224,400 00
Loans secured by collaterals.....	75,000 00
Loans on company's policies assigned as collateral.....	20,300 41
Book value of bonds and stocks owned.....	967,833 63
Cash in company's office, \$12,709.24; deposited in banks, \$127,924.57... ..	140,633 81
Cash in transit, since received.....	143 96
Bills receivable.....	393 84
Agents' debt balances.....	66,776 10
Total.....	\$1,736,865 92
Deduct agents' credit balances.....	308 05
Total net or ledger assets.....	\$1,736,562 87

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$3,788 80	
Interest due and accrued on stocks and bonds.....	14,179 86	
Interest accrued on loans on policies.....	453 89	
Interest accrued on other assets (deposits) .....	390 83	
Rents due and accrued.....	7,109 50	
<b>Total</b> .....		\$25,923 00
Market value of real estate over cost .....		15,000 00
<i>New Business. Renewals.</i>		
Uncollected premiums on policies in force ....	\$41,314 28	\$ 53,902 40
Deferred premiums on policies in force.....	60,051 87	156,987 14
<b>Total</b> .....	\$101,366 15	\$310,539 54
Deduct cost of collection.....	36,656 61	66,585 50
Net amount of uncollected and deferred pre- miums .....	\$70,709 54	\$144,253 85
		214,963 49
<b>Total assets per books of the company</b> .....		<b>\$1,992,456 36</b>

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Agents' debit balances .....	\$68,778 10	
Bills receivable.....	398 84	
Depreciation from cost of assets.....	11,108 86	
<b>Total</b> .....		78,273 80
<b>Total admitted assets</b> .....		<b>\$1,914,185 56</b>

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies (Actuaries 4 per cent).....		\$978,335 00
Claims for death losses in process of adjustment .....	\$ 17,000 00	
Claims for death losses reported, no proofs received ....	121,500 00	
Claims resisted .....	54,286 00	
<b>Total policy claims</b> .....		192,786 00
Premiums paid in advance.....		5,866 24
Due for taxes, fees, salaries, expenses, etc.....		23,434 17
Reserve on policies cancelled.....		382 67
Special deposits in excess of liabilities thereon .....		3,101 00
<b>Total liabilities, except capital</b> .....		<b>\$1,203,925 06</b>
Cash capital.....	\$100,000 00	
Surplus over all liabilities .....	610,260 48	
<b>Surplus as regards policy-holders</b> .....		710,260 48
<b>Total liabilities and surplus</b> .....		<b>\$1,914,185 56</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	781	\$1,686,135 00		
Endowment .....	584	898,584 00		
All other .....	24,290	81,430,319 00		
			25,655	\$84,025,038 00

## POLICIES ISSUED DURING THE YEAR.

Whole life.....	1,048	\$2,539,558 00		
Endowment.....	184	267,150 00		
All other .....	6,497	19,921,281 00		
			7,729	\$22,727,989 00

## OLD POLICIES REVIVED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Amount.</i>	<i>Total Amount.</i>
Whole life.....	8	23,500 00		
Endowment.....	7	7,000 00		
All other .....	103	382,000 00		
			118	\$412,500 00

## OLD POLICIES INCREASED.

Whole life.....	1	\$ 7,640 00		
All other .....	19	43,049 00		
			20	\$50,689 00
<b>Total .....</b>			<b>33,522</b>	<b>\$107,216,216 00</b>

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	323	\$971,020 00
Endowment.....	130	162,600 00
All other .....	7,295	24,367,675 00
	7,818	\$25,401,295 00

## HOW TERMINATED.

By death.....	341	\$1,256,723 00
maturity .....	1	250 00
expiry .....	5,229	16,314,685 00
surrender .....	866	4,269,850 00
lapse.....	300	634,700 00
change and decrease.....	18	328,892 00
not taken.....	931	2,584,185 00
	7,818	\$25,401,295 00

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	1,445	\$3,295,813 00
Endowment.....	645	1,010,134 00
All other .....	23,614	77,508,974 00
	25,704	\$81,814,921 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	132	\$281,000 00
Policies issued during the year .....	55	78,000 00
<b>Total .....</b>	<b>187</b>	<b>\$359,000 00</b>
Deduct policies ceased to be in force.....	25	38,500 00
<b>Policies in force in Maine, December 31, 1895.....</b>	<b>162</b>	<b>\$320,500 00</b>
Losses and claims unpaid December 31, of the previous year,	1	2,000 00
Losses and claims incurred during the year.....	2	2,000 00
<b>Total .....</b>	<b>3</b>	<b>\$4,000 00</b>
Losses and claims settled during the year.....	3	4,000 00
Premiums collected or secured without deductions .....		6,717 18

## STATE MUTUAL LIFE ASSURANCE COMPANY,

WORCESTER, MASS.

INCORPORATED, 1844. COMMENCED BUSINESS, 1845.

A. G. BULLOCK, *President*.H. M. WITTER, *Secretary*.

Principal Office, 240 Main Street.

## INCOME.

Received for premiums on new policies .....	\$ 397,552 95
Received for renewal premiums. ....	1,681,470 99
Dividends applied to pay running premiums .....	244,858 00
Dividends applied to purchase paid-up additions and annuities .....	71,668 21
<b>Total .....</b>	<b>\$2,375,550 15</b>
Deduct amount paid for re-insurance.....	3,860 90
<b>Total premium income .....</b>	<b>\$2,371,589 25</b>
Cash received for:	
Interest upon mortgage loans .....	100,036 00
Interest on bonds owned and dividends on stock.....	280,304 00
Interest on premium notes.....	31,606 00
Interest on other debts due the company.....	20,662 19
Rent of company's property....	36,563 59
Re-insurance .....	1,641 07
<b>Total income.....</b>	<b>\$2,842,422 10</b>
Net or ledger assets, December 31, 1894. ....	9,457,422 94
<b>Total.....</b>	<b>\$12,299,844 34</b>

## DISBURSEMENTS.

Paid for losses and additions .....	\$500,940 58
Paid for matured endowments and additions .....	133,160 09
<b>Net amount paid for losses and matured endowments.....</b>	<b>\$634,100 67</b>
Premium notes voided by lapse .....	19,379 00
Cash dividends paid policy-holders.....	7,226 53
Cash dividends applied to pay running premiums..	244,858 00
Cash dividends applied to purchase paid-up additions and annuities,	71,668 21
Surrender values paid in cash, including additions on same .....	232,890 82
Cash paid for:	
Commission and bonuses to agents, new policies, \$157,505.50;	
renewals, \$128,645.35.....	286,150 85
Salaries and allowances to managers and agents.....	26,101 00
Medical examiners' fees and inspection of risks.....	23,878 50
Salaries of officers and home office employees.....	41,111 00
Taxes on new premiums, \$1,964.60; on renewals, \$9,822.90; on	
reserves, \$15,453.40 .....	27,240 90
Taxes on real estate .....	8,022 96
Fees, licenses, etc .....	4,546 74
Rent .....	23,982 19
Commuting commissions.....	10,235 00
Real estate expenses other than taxes.....	6,470 85
All other items, viz: Postage, express, travel, home office sup-	
plies and all other incidentals and agency expenses, \$52,473.01;	
profit and loss, \$10,342.50.....	62,815 51
<b>Total disbursements .....</b>	<b>\$1,730,578 43</b>
<b>Balance .....</b>	<b>\$10,569,265 91</b>

*Invested in the following:***ASSETS****AS PER LEDGER ACCOUNTS.**

Cost of real estate.....	\$ 894,444 52
Loans on mortgage of real estate, first liens .....	2,386,230 79
Loans secured by collaterals.....	230,450 00
Loans on company's policies assigned as collateral.....	283,548 00
Premium notes on policies in force .....	251,604 45
Cost value of bonds and stocks owned .....	6,056,814 00
Cash in company's office, \$5,633.54; deposited in banks, \$389,452.61 .....	395,086 15
Loans to cities and towns, \$1,000; loans to corporations, \$171,100.00 .....	173,100 00
<b>Total net or ledger assets .....</b>	<b>\$10,569,365 91</b>

**OTHER ASSETS.**

Interest due and accrued on mortgages .....	\$27,054 00
Interest due and accrued on stocks and bonds.....	65,732 00
Interest due and accrued on collateral loans.....	2,460 00
Interest due and accrued on premium notes.....	\$177 00
Interest due and accrued on other assets.....	900 00
Rents due and accrued .....	2,677 00
<b>Total.....</b>	<b>\$108,000 00</b>
<b>Market value of stocks and bonds over cost .....</b>	<b>313,454 00</b>

	<i>New Business.</i>	<i>Renewals.</i>
Uncollected premiums on policies in force ....	\$123,585 00	\$104,848 00
Deduct cost of collection .....	24,717 00	20,929 00
<b>Balance .....</b>	<b>\$98,868 00</b>	<b>\$83,917 00</b>
Deduct loading on premium notes.....	11,254 00	39,067 00
<b>Net amount of uncollected and deferred premiums.. .....</b>	<b>\$87,614 00</b>	<b>\$44,850 00</b>
<b>Total assets per books of the company.....</b>	<b>\$11,122,983 91</b>	

**LIABILITIES.**

Computed premium reserve or net present value of all outstanding policies, (Actuaries 4 per cent) .....	\$9,788,567 00
Claims for death losses in process of adjustment .....	\$ 1,000 00
Claims for death losses reported, no proofs received ....	32,685 00
Claims resisted.....	25,000 00
<b>Total policy claims.....</b>	<b>58,685 00</b>
<b>Total liabilities .....</b>	<b>\$9,847,252 00</b>
<b>Surplus as regards policy-holders .....</b>	<b>1,275,731 91</b>
<b>Total liabilities and surplus.....</b>	<b>\$11,122,983 91</b>

**PREMIUM NOTE ACCOUNT.**

On hand December 31, of previous year. ....	\$226,808 20
Received during the year, new policies, \$112,624; old policies, \$392,173 .....	504,797 00
<b>Total .....</b>	<b>\$731,605 20</b>
<b>Deductions as follows:</b>	
Voided by lapse.....	19,279 00
Redeemed by maker in cash.....	460,721 75
<b>Total .....</b>	<b>480,000 75</b>
<b>Balance, note assets at end of the year.....</b>	<b>\$251,604 45</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	8,164	\$ 8,381,128 00		
Endowment .....	15,402	43,898,107 00		
Reversionary additions.....	-	559,687 00		
			18,566	\$52,908,922 00

## POLICIES ISSUED DURING THE YEAR.

Whole life.....	46	185,500 00		
Endowment.....	4,331	12,051,500 00		
			4,377	\$12,247,000 00

## OLD POLICIES REVIVED.

Endowment .....			6	\$23,000 00
-----------------	--	--	---	-------------

## OLD POLICIES INCREASED.

Endowment .....	-			36,546 00
Additions by dividends .....	-			135,569 00
Total .....			22,949	\$65,352,047 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	158	\$ 386,818 00		
Endowment .....	1,742	4,619,822 00		
Reversionary.....	-	54,157 00		
	1,900	\$5,060,597 00		

## How TERMINATED.

By death .....	176	\$488,653 00		
maturity .....	48	133,160 00		
expiry .....	9	13,200 00		
surrender .....	696	1,724,223 00		
lapse .....	495	1,128,000 00		
change and decrease .....	27	438,861 00		
not taken.....	449	1,128,500 00		
			1,900	\$5,060,597 00

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	3,032	\$ 8,189,820 00		
Endowment.....	17,987	51,461,031 00		
Reversionary additions.....	-	641,089 00		
			21,049	\$60,291,450 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of the previous year.....	197	\$334,544 00
Policies issued during the year .....	50	64,500 00
Total .....	247	\$399,044 00
Deduct policies ceased to be in force.....	48	78,613 00
Policies in force in Maine, December 31, 1895.....	199	\$320,431 00
Losses and claims incurred during the year.....	3	16,500 00
Losses and claims settled during the year.....	3	16,500 00
Premiums collected or secured without deductions .....		12,279 20

**TRAVELERS' LIFE INSURANCE COMPANY,**  
**HARTFORD, CONN.**

INCORPORATED, 1863. COMMENCED BUSINESS, 1866.

**JAMES G. BATTERSON, *President.***

**RODNEY DENNIS, *Secretary.***

**INCOME.**

Received for premiums on new policies .....	\$ 408,087 06	
Received for renewal premiums.....	1,947,708 92	
Surrender values applied to pay running premiums.....	7,816 25	
Received for annuities .....	25,560 41	
<b>Total .....</b>	<b>\$2,389,182 64</b>	
Deduct amount paid for re-insurance, new business, \$23,105.58; renewals, \$82,417.77.....	105,523 35	
<b>Total premium income .....</b>	<b>\$2,283,659 29</b>	
Cash received for:		
Interest upon mortgage loans.....	268,329 07	
Interest on bonds owned and dividends on stock. ....	276,277 43	
Interest on other debts due the company .....	117,247 74	
Rent of company's property .....	65,808 64	
Re-insurance.....	8,232 35	
Profit on sales of real estate .....	8,850 43	
From other sources, viz.: profit and loss .....	363 73	
<b>Total income .....</b>	<b>\$ 3,028,868 68</b>	
Net or ledger assets, December 31, 1894.....	15,068,536 24	
<b>Total.....</b>	<b>\$18,097,404 92</b>	

**DISBURSEMENTS.**

Paid for losses .....	\$589,420 04	
Paid for matured endowments.....	116,755 00	
Paid on matured installment policies .....	66,233 01	
<b>Total .....</b>	<b>\$772,408 05</b>	
Deduct amount received for losses and claims on policies re-insured .....	53,000 00	
<b>Net amount paid for losses and matured endowments.....</b>	<b>\$719,406 05</b>	
Paid to annuitants .....	9,147 05	
Surrender values paid in cash .....	273,745 68	
Surrender values applied to pay running premiums.....	7,816 25	
(Total paid policy-holders, \$1,010,117.03.)		
Cash paid for:		
Dividends to stockholders.....	\$100,000 00	
Commission and bonuses to agents, new policies, \$178,096.82; renewals, \$36,215.05; annuities, \$1,228.02.....	274,589 89	
Salaries and allowances to managers and agents .....	47,416 29	
Medical examiners' fees and inspection of risks.....	20,187 70	
Salaries of officers and home office employees.....	62,610 86	
Taxes on new premiums, \$3,873.34; on renewals, \$17,682.33; taxes on reserves, \$3,047.38 .....	24,609 05	
Taxes on real estate .....	23,818 08	
Fees, licenses, etc .....	4,209 57	
Rent .....	17,156 77	
Advertising, \$21,629.76; printing and stationery, \$5,165.46; post- age, \$6,285.33 .....	33,080 55	
Legal expenses .....	5,107 75	
Furniture and office fixtures .....	5,546 85	
Real estate expenses other than taxes.....	85,166 53	
Losses on sales of securities .....	62,353 57	
All other items, viz: exchange, \$6,730.70; express charges, \$637.79; expense, \$17,225.04; loss expense, \$1,775.97; traveling expenses, \$1,018.90.....	27,288 40	
<b>Total disbursements .....</b>	<b>\$ 1,803,202 84</b>	
<b>Balance.....</b>	<b>\$16,294,202 08</b>	



*Invested in the following:***ASSETS.****AS PER LEDGER ACCOUNTS.**

Cost of real estate.....	\$3,136,088 53
Loans on mortgage of real estate, first liens.....	5,080,280 17
Loans secured by collaterals.....	668,563 11
Loans on company's policies assigned as collateral.....	758,419 31
Cost value of bonds and stocks owned.....	6,545,626 46
Cash in company's office, \$4,655.75; deposited in banks, \$1,119,940.06 .....	1,124,586 80
Bills receivable.....	22,107 15
Agents' debit balances.....	14,483 34
Suspense account.....	4,079 21
<b>Total net or ledger assets .....</b>	<b>\$16,294,202 06</b>

**OTHER ASSETS.**

Interest due and accrued on mortgages.....	\$31,061 23
Interest due and accrued on stocks and bonds.....	62,890 37
Interest due and accrued on collateral loans.....	7,325 36
<b>Total.....</b>	<b>\$161,377 36</b>

**New Business. Renewals.**

Uncollected premiums on policies in force ....	\$90,244 98	\$327,480 68	
Deferred premiums on policies in force.....	60,891 49	238,749 06	
<b>Total .....</b>	<b>\$151,136 47</b>	<b>\$466,229 73</b>	
Deduct cost of collection .....	68,011 41	24,311 49	
<b>Net amount of uncollected and deferred pre- miums.....</b>	<b>\$83,125 06</b>	<b>\$461,918 24</b>	<b>545,043 90</b>
<b>Total assets per books of the company.....</b>			<b>\$17,000,622 74</b>

**DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.**

Agents' debit balances.....	\$14,483 34
Suspense account.....	4,079 21
Bills receivable.....	22,107 15
Depreciation from cost of assets, stocks and bonds, \$318,918.89; real estate, \$400,319.88 .....	719,238 77
<b>Total.....</b>	<b>759,907 47</b>
<b>Total admitted assets.....</b>	<b>\$16,240,715 27</b>

**LIABILITIES.**

Computed premium reserve or net present value of all outstanding policies, (Actuaries 4 per cent) .....	\$14,636,644 00
Deduct net value of risks re-insured.....	263,972 00
<b>Net reserve ....</b>	<b>\$14,431,672 00</b>
Present value of unpaid installments .....	330,890 00
Claims for matured endowments due and unpaid .....	\$ 4,867 00
Claims for death losses in process of adjustment .....	53,034 01
Claims resisted.....	37,537 60
<b>Total policy claims .....</b>	<b>\$7,538 61</b>
Premiums paid in advance.. .....	14,977 03
<b>Total liabilities.....</b>	<b>\$14,875,078 23</b>
Surplus as regards policy-holders .....	1,365,637 04
<b>Total liabilities and surplus.....</b>	<b>\$16,240,715 27</b>

**EXHIBIT OF POLICIES.****POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.**

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	20,414	\$56,850,278 00		
Endowment .....	8,284	20,695,628 00		
All other .....	2,204	6,718,624 00		
			30,902	\$84,364,530 00

## POLICIES ISSUED DURING THE YEAR.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	3,555	\$11,484,158 00		
Endowment .....	1,072	2,880,088 00		
All other .....	236	729,846 00		
			4,863	\$15,094,072 00

## OLD POLICIES REVIVED.

Whole life .....	22	\$ 69,740 00		
Endowment .....	11	105,500 00		
All other .....	3	97,500 00		
			36	\$272,740 00

## OLD POLICIES INCREASED.

Whole life .....	-	\$54,025 00		
Endowment .....	-	1,875 00		
Transfer .....			629	\$55,900 00
				1,863,685 00
Total .....			56,430	\$101,650,987 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life .....	2,565	\$9,427,310 00
Endowment .....	1,117	3,017,442 00
All other .....	498	1,861,127 00
	4,180	\$14,295,779 00

## HOW TERMINATED.

By death .....	357	\$1,240,968 00
maturity .....	83	190,455 00
expiry .....	167	493,833 00
surrender .....	487	1,245,495 00
lapse .....	1,429	5,111,009 00
change and decrease .....	200	1,284,302 00
not taken .....	790	2,922,783 00
transfer .....	658	1,876,984 00
	4,180	\$14,295,779 00

## POLICIES IN FORCE DECEMBER 31, 1893.

Whole life .....	21,481	\$59,219,888 00
Endowment .....	8,266	20,634,129 00
All other .....	2,463	7,281,343 00
		\$32,250 \$67,355,158 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of the previous year .....	728	\$969,178 00
Policies issued during the year .....	47	52,539 00
Total .....	775	\$1,051,717 00
Deduct policies ceased to be in force .....	39	62,896 00
Policies in force in Maine, December 31, 1893 .....	736	988,821 00
Losses and claims unpaid December 31, of the previous year .....	1	1,000 00
Losses and claims incurred during the year .....	8	19,993 00
Total .....	9	\$20,993 00
Losses and claims paid during the year .....	9	20,993 00
Premiums collected or secured without deductions .....		19,475 71

## UNION CENTRAL LIFE INSURANCE COMPANY,

CINCINNATI, OHIO.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JOHN M. PATTERSON, *President.*E. P. MARSHALL, *Secretary.*

Cash Capital, \$100,000.

## INCOME.

Received for premiums on new policies. . . . .	\$ 623,817 50
Received for renewal premiums . . . . .	2,286,133 53
Dividends applied to pay running premiums . . . . .	65,497 67
Dividends applied to purchase paid-up additions and annuities . . . . .	14,188 30
Surrender values applied to pay running premiums . . . . .	5,918 30
Surrender values applied to purchase paid-up insurance and annuities . . . . .	114,177 41
Received for annuities . . . . .	1,000 00
<b>Total</b> . . . . .	<b>\$3,110,732 70</b>
Deduct amount paid for re-insurance, new business. . . . .	4,060 00
<b>Total premium income</b> . . . . .	<b>\$3,106,672 70</b>
Cash received for:	
Interest upon mortgage loans . . . . .	715,106 45
Interest on bonds owned and dividends on stock . . . . .	400 00
Interest on premium notes . . . . .	48,084 84
Interest on other debts due the company . . . . .	78,222 55
Rent of company's property . . . . .	6,642 90
<b>Total income</b> . . . . .	<b>\$ 3,956,135 74</b>
Net or ledger assets, December 31, 1894. . . . .	12,152,032 00
<b>Total</b> . . . . .	<b>\$16,108,167 74</b>

## DISBURSEMENTS.

Paid for losses and additions . . . . .	\$806,575 17
Paid for matured endowments and additions . . . . .	104,691 77
<b>Net amount paid for losses and matured endowments</b> . . . . .	<b>\$711,886 84</b>
Paid to annuitants . . . . .	2,093 53
Premium notes voided by lapse . . . . .	179,156 37
Cash dividends paid policy-holders . . . . .	54,490 53
Cash dividends applied to pay running premiums . . . . .	65,497 67
Cash dividends applied to purchase paid-up additions and annuities, . . . . .	14,188 30
Surrender values paid in cash . . . . .	88,578 85
Surrender values applied to pay running premiums . . . . .	5,918 30
Surrender values applied to purchase paid-up insurance and annuities . . . . .	114,177 41
(Total paid policy-holders, \$1,232,377.97.)	
Cash paid for:	
Dividends to stockholders . . . . .	10,000 00
Commission and bonuses to agents, new policies, \$298,000.33; renewals, \$144,404.05; annuities, \$50.00. . . . .	443,454 38
Salaries and allowances to managers and agents . . . . .	55,413 69
Medical examiners' fees and inspection of risks . . . . .	46,265 00
Salaries of officers and home office employees . . . . .	89,051 41
Taxes on new premiums and on renewals, \$35,224.84; on reserves, \$818.26; on investments, \$360.89 . . . . .	36,406 99
Taxes on real estate . . . . .	4,929 06
Fees, licenses, etc . . . . .	7,591 74
Rent . . . . .	26,340 96
Commuting commissions . . . . .	2,615 05
Advertising, \$5,596.68; printing and stationery, \$24,361.65; postage, \$7,637.01 . . . . .	37,597 34

Cash paid for:	
Legal expenses.....	10,789 71
Furniture and office fixtures .....	3,979 02
Real estate expenses other than taxes .....	9,147 38
Losses on sales of real estate.....	5,871 80
All other items, viz.: Accounts charged to profit and loss, \$24,128.56; traveling expenses, \$19,406.21; general expenses, \$37,739.17; loan expense, \$64,303.71 .....	145,567 65
Total disbursements .....	\$2,196,776 35
Balance .....	\$13,941,391 89

Invested in the following:

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$441,417 60
Loans on mortgage of real estate.....	11,028,703 46
Loans on company's policies assigned as collateral.....	1,394,602 55
Premium notes on policies in force.....	773,417 43
Par value of bonds and stocks owned.....	10,000 00
Cash in company's office, \$1,630.89; deposited in banks, \$79,435.37.....	81,116 38
Bills receivable. ....	68,864 89
Agents' debit balances.....	129,370 10
Furniture .....	15,000 00
Total net or ledger assets.....	\$13,941,391 89

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$348,677 93
Interest due and accrued on collateral loans .....	53,695 02
Interest due and accrued on premium notes .....	20,734 56
Bents due and accrued .....	3,094 65
Total. ....	\$426,202 16
Market value of real estate over cost.....	3,192 02
Market value of stocks and bonds over cost.....	1,050 00

	New Business.	Renewals.
Uncollected premiums on policies in force...	\$124,353 86	\$57,088 73
Deferred premiums on policies in force... ..	22,069 28	47,777 91
Total .....	\$146,423 14	\$104,816 64
Deduct cost of collection.....	61,497 72	6,289 00
Net amount of uncollected and deferred premiums.....	\$84,925 42	\$98,527 64
Total assets per books of the company.....		\$14,555,288 63

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Furniture and office fixtures.....	\$ 15,000 00
Agents' debit balances .....	129,370 10
Bills receivable .....	68,864 89
Total.....	313,134 99
Total admitted assets .....	\$14,342,153 64

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (Actuaries 4 per cent) .....	\$12,454,679 00
Commissions due on premium notes.....	84,885 22
Claims for matured endowments due and unpaid.....	\$ 500 00
Claims for death losses in process of adjustment.....	18,197 58
Claims for death losses reported, no proofs received....	13,333 00
Claims resisted .....	27,500 00
Total policy claims. ....	\$59,530 58
Unpaid dividends of surplus due policy-holders.. ..	5,292 74
Premiums paid in advance.....	80,648 97
Total liabilities, except capital .....	\$12,685,026 51

Cash capital .....	\$ 100,000 00
Surplus over all liabilities .....	1,557,127 13
Surplus as regards policy-holders .....	1,637,127 13
Total liabilities and surplus .....	\$14,842,153 64

## PREMIUM NOTE ACCOUNT.

On hand December 31 of previous year.....	\$ 736,758 27
Received during the year, new policies, \$363,456.31; old policies, \$977,823.33 .....	1,240,281 54
Total.....	\$1,967,039 81
<i>Deductions as follows:</i>	
Used in payment of losses and claims.....	\$ 9,862 26
Used in purchase of surrendered policies.....	31,126 62
Voided by lapse .....	176,156 87
Used in payment of dividends to policy-holders.....	6,494 28
Redeemed by maker in cash .....	980,963 25
Total.....	1,194,632 36
Balance, note assets at end of the year.....	\$772,417 43

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	39,681	\$64,851,839 00		
Endowment .....	4,123	6,862,680 00		
All other .....	1,343	3,336,560 00		
Reversionary additions.....	-	80,069 00		
			45,747	\$75,211,296 00

## POLICIES ISSUED DURING THE YEAR.

Whole life.....	11,960	\$31,417,712 00		
Endowment .....	1,225	1,806,569 00		
All other .....	1,081	2,526,300 00		
			13,516	\$35,752,511 00

## OLD POLICIES REVIVED.

Whole life.....	451	\$814,852 00		
Endowment .....	40	72,400 00		
All other .....	8	13,000 00		
			499	\$900,252 00
Additions by dividends .....	-	-	-	23,244 00
Total .....			59,762	\$101,887,305 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	7,721	\$14,236,451 00		
Endowment .....	758	1,370,885 00		
All other.....	1,148	2,019,350 00		
Reversionary additions.....	-	10,341 00		
		9,652		\$17,637,027 00

## HOW TERMINATED.

By death .....	329	\$566,396 00		
maturity .....	25	43,540 00		
expiry .....	231	366,150 00		
surrender .....	517	1,010,751 00		
lapse .....	6,065	10,367,880 00		
change and decrease .....	296	941,400 00		
not taken.....	2,199	4,410,567 00		
reversionary additions .....	-	10,341 00		
		9,652		\$17,637,027 00

## POLICIES IN FORCE DECEMBER, 31, 1885.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole Life.....	43,671	\$72,948,068 00		
Endowment.....	4,606	7,456,804 00		
All other .....	1,834	3,849,430 00		
Reversionary additions.....	-	92,992 00		
			50,110	\$84,250,278 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st, of the previous year. ....	97	\$152,900 00
Policies issued during the year.....	94	133,500 00
<b>Total .....</b>	<b>191</b>	<b>\$286,400 00</b>
Deduct policies ceased to be in force .....	57	88,000 00
<b>Policies in force in Maine, December 31, 1885.....</b>	<b>134</b>	<b>\$193,400</b>
Premiums collected or secured, without deductions.....		6,296

## UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

GEORGE H. BURFORD, *President.*C. P. FRALEIGH, *Secretary.*

Principal Office, 261, 263 and 265 Broadway.

Cash Capital, \$440,000.

## INCOME.

Received for premiums on new policies.....	\$160,106 71
Received for renewal premiums .....	910,882 43
Dividends applied to pay running premiums.....	5,315 50
Dividends applied to purchase paid-up additions and annuities .....	11,725 35
Surrender values applied to pay running premiums.....	91 15
Surrender values applied to purchase paid-up insurance and annuities.....	59,344 10
Received for annuities .....	7,377 16
<b>Total ... ..</b>	<b>\$1,154,842 40</b>
Deduct amount paid for re-insurance, new business, \$28.60; renewals, \$5,702.08.....	5,730 68
<b>Total premium income.....</b>	<b>\$1,149,111 73</b>
Cash received for:	
Interest upon mortgage loans.....	224,572 27
Interest on bonds owned and dividends on stock.....	75,750 00
Interest on premium notes.....	15,878 86
Interest on other debts due the company.....	6,162 85
Rent of company's property.....	12,614 92
From all other sources, viz.: balance profit and loss account.....	3,741 08
<b>Total income.....</b>	<b>\$1,487,881 85</b>
Net or ledger assets, December 31, 1884 .....	6,764,486 76
<b>Total .....</b>	<b>\$8,252,318 41</b>

## DISBURSEMENTS.

Paid for losses and additions.....	\$540,933 94
Paid for matured endowments and additions.....	89,079 00
Paid on matured installment policies and additions.....	1,300 00
<b>Total.....</b>	<b>\$631,312 94</b>
Deduct amount received for losses and claims on policies re-insured .....	5,000 00
<b>Net amount paid for losses and matured endowments.....</b>	<b>\$606,312 94</b>
Paid to annuitants.....	2,506 80
Premium notes voided by lapse .....	7,302 33
Cash dividends paid policy-holders .....	13,340 00
Cash dividends applied to pay running premiums.....	5,315 50
Cash dividends applied to purchase paid-up additions and annuities,	11,725 35
Surrender values paid in cash.....	58,377 73
Surrender values applied to pay running premiums.....	91 15
Surrender values applied to purchase paid-up insurance and annuities,	59,344 10
(Total paid policy-holders, \$764,812.90).	
<b>Cash paid for:</b>	
Interest to stockholders on capital stock .....	30,800 00
Commission and bonuses to agents, new policies, \$68,918.22;	
renewals, \$64,763.35; annuities, \$1,044.19. ....	155,325 76
Salaries and allowances to managers and agents.....	69,739 08
Medical examiners' fees and inspection of risks.....	16,361 50
Salaries of officers and home office employees.....	55,451 86
Taxes on new premiums, \$1,531 15; on renewals, \$6,111.20; taxes	
on reserves, \$1,271.78; on investments, \$4,539.33 .....	13,453 45
Taxes on real estate.....	3,393 33
Fees, licenses, etc.....	6,149 28
Rent .....	26,188 08
Advertising, \$17,588.32; printing and stationery, \$6,008.55.....	23,588 67
Legal expenses.....	10,279 24
Furniture and office fixtures.....	1,459 48
Real estate expenses other than taxes.....	7,800 26
All other items, viz.: exchange, postage and express, \$7,604.32;	
directors' fees, \$5,570; miscellaneous expenses, \$10,299.60; travel	
ing expenses, \$2,147.06 .....	25,621 28
<b>Total disbursements.....</b>	<b>\$1,209,290 77</b>
<b>Balance .....</b>	<b>\$7,043,027 64</b>

## Invested in the following:

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$ 228,404 30
Loans on mortgage of real estate, (first liens) .....	4,639,650 00
Loans secured by collaterals.....	75,145 58
Loans on company's policies assigned as collateral.....	307,536 39
Cost value of bonds and stocks owned .....	1,633,290 51
Cash in company's office, \$1,728.45; deposited in banks, \$131,399.66 .....	133,128 11
Bills receivable.....	10,349 48
Agents' debit balances.....	15,523 27
<b>Total net or ledger assets .....</b>	<b>\$7,043,027 64</b>

## OTHER ASSETS.

Interest due and accrued on mortgages .....	\$45,552 90
Interest due and accrued on stocks and bonds .....	22,235 85
Interest due and accrued on collateral loans.....	2,029 46
Interest due and accrued on premium notes.....	14,367 29
Interest due and accrued on other assets.....	429 16
<b>Total.....</b>	<b>\$84,534 66</b>
Market value of real estate over cost .....	13,295 70
Market value of stocks and bonds over cost. ..	29,944 07

	<i>New Business.</i>	<i>Renewals.</i>	
Uncollected premiums on policies in force.....	\$22,628 84	\$104,059 79	
Deferred premiums on policies in force .. ....	8,991 31	97,623 54	
<b>Total .....</b>	<b>\$32,620 15</b>	<b>\$201,683 33</b>	
Deduct cost of collection.....	16,810 77	11,532 13	
<b>Net amount of uncollected and deferred pre- miums .....</b>	<b>\$16,810 08</b>	<b>\$190,151 20</b>	<b>206,461 28</b>
<b>Total assets per books of the company.....</b>			<b>\$7,377,263 35</b>

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Agents' debit balances.....	\$15,523 27	
Bills receivable.....	10,349 48	
		25,872 75
<b>Total admitted assets.....</b>		<b>\$7,351,390 60</b>

## LIABILITIES.

Computed premium reserve or net present value of all outstanding policies, (Actuaries 4 per cent) .....	\$6,681,122 00	
Deduct net value of risks re-insured.....	52,290 00	
<b>Net reserve.....</b>		<b>\$6,628,832 00</b>
Commissions due on premium notes .. .		495 00
Claims for matured endowments due and unpaid.....	\$ 2,120 00	
Claims for death losses in process of adjustment .....	20,853 33	
Claims for death losses reported, no proofs received .....	62,905 00	
Claims resisted .....	19,000 00	
<b>Total policy claims.....</b>		<b>\$104,988 33</b>
Premiums paid in advance.....		3,085 68
Due for taxes, fees, salaries, expenses, etc .....		5,621 59
Liabilities on policies cancelled .. .		3,220 00
<b>Total liabilities, except capital..</b>		<b>\$6,746,192 60</b>
Cash capital.....	\$440,000 00	
Surplus over all liabilities .....	165,198 00	
<b>Surplus as regards policy-holders.....</b>		<b>605,198 00</b>
<b>Total liabilities and surplus .....</b>		<b>\$7,351,390 60</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31st of previous year .....	\$268,886 51	
Received during the year, old policies.. .	119,402 01	
<b>Total.....</b>		<b>\$388,288 52</b>
<i>Deductions as follows:</i>		
Used in payment of losses and claims. ....	\$15,887 02	
Used in purchase of surrendered policies .. .	17,326 60	
Voided by lapse.....	7,802 33	
Used in payment of dividends to policy-holders.....	21 06	
Redeemed by maker in cash.....	3,213 12	
<b>Total. ....</b>		<b>80,832 13</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$307,456 39</b>



## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	10,880	\$21,688,386 00		
Endowment .....	1,685	3,084,722 00		
All other.....	5,983	17,150,692 00		
Reversionary additions .....	-	325,438 00		
			18,548	\$42,199,250 00

## POLICIES ISSUED DURING THE YEAR.

Whole life .....	1,182	\$2,677,940 00		
Endowment .....	237	584,800 00		
All other.....	959	2,431,956 00		
			2,378	\$5,644,696 00

## OLD POLICIES REVIVED.

Whole life .....	16	\$48,000 00		
Endowment .....	3	8,000 00		
All other.....	154	448,000 00		
			173	\$504,000 00

## OLD POLICIES INCREASED.

Whole life .....	21	\$51,500 00		
Endowment .....	6	12,000 00		
All other.....	22	54,100 00		
			49	117,600 00
Total .....			21,148	\$48,465,546 00

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	1,524	\$3,514,955 00		
Endowment.....	265	600,050 00		
All other.....	1,849	5,475,200 00		
Reversionary additions .....	-	102,762 00		
	3,638	\$9,592,967 00		

## HOW TERMINATED.

By death .....	259	\$571,342 00		
maturity.....	58	69,299 00		
expiry .....	137	556,816 00		
surrender .....	200	560,310 00		
lapse .....	2,471	6,447,260 00		
change, decrease and correction	41	195,640 00		
not taken .....	472	1,192,300 00		
			3,638	\$9,592,967 00

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life .....	10,575	\$20,950,583 00		
Endowment .....	1,666	3,069,472 00		
All other.....	5,269	14,609,548 00		
Reversionary additions.....	-	222,676 00		
			17,510	\$38,872,579 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	152	\$278,540 00
Policies issued during the year .....	14	27,250 00
Total .....	166	\$305,790 00
Deduct policies ceased to be in force.....	48	139,130 00
Policies in force in Maine, December 31, 1895 .....	118	\$166,660 00
Losses and claims unpaid December 31st, of the previous year .....	1	1,000 00
Losses and claims settled during the year .....	1	1,000 00
Premiums collected or secured without deductions.....		5,592 06

## WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED, 1860. COMMENCED BUSINESS, 1860.

W. A. BREWER, JR., *President.*WILLIAM HAXTUN, *Secretary.*

Principal Office, 31 Courtlandt Street.

Cash Capital, \$125,000.

## INCOME.

Received for premiums on new policies.....	\$ 189,532 62	
Received for renewal premiums.....	1,501,344 01	
Dividends applied to pay running premiums.....	90,112 90	
Dividends applied to purchase paid-up additions and annuities .....	117,956 00	
Surrender values applied to purchase paid-up insurance and annuities .....	162,088 59	
Received for annuities .....	26,780 44	
<b>Total premium income .....</b>	<b>\$2,087,794 56</b>	
<b>Cash received for:</b>		
Interest upon mortgage loans .....	505,909 37	
Interest on bonds owned and dividends on stock.....	22,634 00	
Interest on other debts due the company.....	56,888 68	
Discount on claims paid in advance.....	8,344 81	
Rent of company's property .....	15,688 62	
Profit on sales of securities.....	1,570 51	
<b>Total income.. ..</b>	<b>\$ 2,698,810 55</b>	
Net or ledger assets, December 31, 1894 .....	12,874,400 53	
<b>Total.....</b>	<b>\$15,573,211 08</b>	

## DISBURSEMENTS.

Paid for losses and additions.....	\$392,341 12	
Paid for matured endowments and additions.....	349,785 99	
<b>Net amount paid for losses and matured endowments .....</b>	<b>\$1,242,127 01</b>	
Paid to annuitants.....	12,366 29	
Return premiums .....	2,623 13	
Cash dividends applied to pay running premiums.....	90,112 90	
Cash dividends applied to purchase paid-up additions and annuities, .....	117,956 00	
Surrender values paid in cash.....	184,317 17	
Surrender values applied to purchase paid-up insurance and annuities .....	162,088 59	
(Total paid policy-holders, \$1,811,591.09.)		
<b>Cash paid for:</b>		
Dividends to stockholders. ....	8,750 00	
Commission and bonuses to agents, new policies, \$97,929.23; renewal, \$87,758.45; annuities, \$350.00. ....	186,037 68	
Salaries and allowances to managers and agents.....	95,194 57	
Medical examiners' fees and inspection of risks.....	18,534 32	
Salaries of officers and home office employees .....	96,040 38	
Taxes on new premiums, \$14,523.36; taxes on reserves, \$2,820.80..	17,344 16	
Fees, licenses, etc .....	8,814 89	
Rent .....	10,500 00	
Advertising, \$13,696.31; printing and stationery, \$9,112.62; postage and express, \$10,359.02.....	33,137 95	
Losses on sales of securities.....	3,164 10	
All other items, viz.: Office expenses, \$30,212.65; miscellaneous expenditures, \$1,454.94.....	31,667 59	
<b>Total disbursements .....</b>	<b>\$2,320,776 73</b>	
<b>Balance.....</b>	<b>\$13,252,434 35</b>	

*Invested in the following:***ASSETS.****AS PER LEDGER ACCOUNTS.**

Cost of real estate . . . . .	\$577,400 15
Loans on mortgage of real estate . . . . .	10,336,210 68
Loans secured by collaterals . . . . .	327,000 00
Loans on company's policies assigned as collateral . . . . .	511,000 00
Cost value of bonds and stocks owned . . . . .	688,040 21
Cash in company's office, \$22,450.50; deposited in banks, \$768,445.13 . . . . .	790,895 63
Agents' debit balances . . . . .	21,818 65
<b>Total net or ledger assets . . . . .</b>	<b>\$13,252,434 35</b>

**OTHER ASSETS.**

Interest due and accrued on mortgages . . . . .	\$116,323 65
Interest due and accrued on stocks and bonds . . . . .	2,192 00
Interest due and accrued on collateral loans . . . . .	11,374 85
<b>Total . . . . .</b>	<b>129,890 50</b>
<b>Market value of stocks and bonds over cost . . . . .</b>	<b>35,759 79</b>

**New Business. Renewals.**

Uncollected premiums on policies in force . . . . .	\$28,612 18	\$ 70,156 62
Deferred premiums on policies in force . . . . .	23,637 65	177,459 12
<b>Total . . . . .</b>	<b>\$ 52,249 83</b>	<b>\$247,615 74</b>
Deduct cost of collection . . . . .	27,169 91	13,866 48
<b>Net amount of uncollected and deferred premiums . . . . .</b>	<b>\$ 25,079 92</b>	<b>\$233,749 26</b>
<b>Total assets per books of the company . . . . .</b>		<b>\$13,676,883 89</b>

**DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.**

Agents' debit balances . . . . .	\$21,818 65
<b>Total admitted assets . . . . .</b>	<b>\$13,655,065 17</b>

**LIABILITIES.**

Computed premium reserve or net present value of all outstanding policies (actuarial 4 per cent) . . . . .	\$13,058,135 00
Claims for death losses due and unpaid . . . . .	\$12,482 10
Claims for matured endowments due and unpaid . . . . .	9,178 01
Claims for death losses in process of adjustment . . . . .	20,792 10
Claims for death losses reported, no proofs received . . . . .	21,234 90
<b>Total policy claims . . . . .</b>	<b>\$63,687 11</b>
Premiums paid in advance . . . . .	8,198 85
Due for rents . . . . .	1,750 00
<b>Total liabilities, except capital . . . . .</b>	<b>\$13,131,770 96</b>
Cash capital . . . . .	\$125,000 00
Surplus over all liabilities . . . . .	398,294 21
<b>Surplus as regards policy-holders . . . . .</b>	<b>\$ 523,294 21</b>
<b>Total liabilities and surplus . . . . .</b>	<b>13,655,065 17</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1894.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	15,140	\$30,490,653		
Endowment. ....	9,460	18,200,520		
Reversionary additions.....	-	886,924		
			*24,600	\$49,638,097

## POLICIES ISSUED DURING THE YEAR.

Whole life.....	3,040	\$5,186,731		
Endowment.....	789	1,349,707		
			*3,839	6,546,438

## OLD POLICIES REVIVED.

Whole life.....	477	\$966,972		
Endowment. ....	168	309,800		
Reversionary additions.....	-	12,309		
			645	1,289,081
Additions by dividends .....			-	161,921
Total .....			*29,064	\$57,635,587

## POLICIES TERMINATED DURING THE YEAR.

Whole life.....	3,166	\$6,567,195		
Endowment.....	1,188	2,239,059		
Reversionary additions .....	-	203,584		
	*4,364	\$9,029,788		

## HOW TERMINATED.

By death .....	*365	\$874,755		
maturity .....	179	277,857		
discount .....	57	109,868		
surrender .....	1,638	2,423,896		
lapse.....	2,242	4,208,543		
not taken.....	435	1,134,749		
			*4,364	\$9,029,788

## POLICIES IN FORCE DECEMBER 31, 1895.

Whole life.....	15,491	\$30,067,161		
Endowment. ....	9,229	17,600,868		
Reversionary additions.....	-	907,620		
			*24,720	\$48,595,749

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	723	\$968,968 00
Policies issued during the year. ....	331	406,474 00
Total .....	1,054	\$1,374,462 00
Deduct policies ceased to be in force .....	283	367,120 00
Policies in force in Maine, December 31, 1895... ..	771	\$907,342 00
Losses and claims incurred during the year .....	7	\$19,329 80
Losses and claims settled during the year .....	7	19,329 80
Premiums collected or secured, without deductions.....		\$33,334 42

\* Annuities not included.



---

---

**CASUALTY AND GUARANTEE INSURANCE COMPANIES  
OF OTHER STATES AND COUNTRIES.**

---

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CASUALTY  
AND GUARANTEE INSURANCE COMPANIES OF OTHER STATES AND  
COUNTRIES, AUTHORIZED TO DO BUSINESS IN THE  
STATE OF MAINE, SHOWING THEIR CONDITION  
ON THE 31st DAY OF DECEMBER, 1895.**

---

---



ÆTNA LIFE INSURANCE COMPANY,  
(ACCIDENT DEPARTMENT,)  
HARTFORD, CONN.

COMMENCED BUSINESS (ACCIDENT DEPARTMENT) IN 1891.

MORGAN G. BULKELEY, *President.*

JOEL L. ENGLISH, *Secretary.*

Principal Office, 218 Main Street.

Cash Capital, \$1,750,000.

INCOME.

Net premiums received, (accident) .....	\$278,703 61
Interest received on mortgages.....	3,650 82
Income { Accident department .....	\$ 282,354 43
{ Life department.....	6,641,978 67
Total income.....	\$6,924,333 10
Net or ledger assets December 31, 1894.....	40,464,700 31
Total.....	\$47,389,083 41

DISBURSEMENTS.

Net amount paid for losses and claims, (accident).....	\$112,258 83
Cash paid for:	
Commissions.....	84,759 99
Salaries and expenses of officers and employes.....	19,200 40
Medical examiners' fees.....	258 00
Loss expense .....	474 91
Taxes and fees.....	3,246 59
Rent.....	883 07
Legal expenses.....	502 00
Furniture and fixtures.....	2,068 98
Advertising, \$786.16; printing and stationery, \$5,946.50...	6,741 66
All other expenditures, viz., postage and exchange, \$3,669.59; expense, \$426.78; express, \$1,020.17; profit and loss (agent's balances) \$44.38.....	5,160 92
Disbursements { Accident department .....	\$ 235,595 35
{ Life department .....	5,689,280 78
Total disbursements .....	\$5,924,876 13
Balance.....	41,464,157 28

Invested in the following:

ASSETS

AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$ 492,341 86
Loans on mortgage of real estate (first liens) .....	23,752,838 84
Loans on collateral security.....	429,673 14
Cost value of stocks and bonds owned .....	12,528,918 77
Cash in company's office.....	464,543 17
Cash deposited in banks.....	2,345,289 24
Agents' debit balances.....	28,174 57
All other items, viz: Loans on personal security, \$500; loans made to policy-holders on this company's policies assigned as collateral, \$719,755.62; premium notes on policies in force, \$704,471.36.....	1,424,736 86
Total.....	\$41,466,506 67
Deduct agents' credit balances.....	2,349 39
Total net or ledger assets, as per balance.....	\$41,464,157 28



## OTHER ASSETS.

Interest due and accrued on:	
mortgages.....	\$742,276 72
stocks and bonds.....	121,880 18
collateral loans.....	4,286 85
other assets.....	15,879 20
interest accrued on premium notes, loans or liens.....	171,467 06
market value of stocks and bonds, over cost.....	692,115 53
net amount of uncollected and deferred premiums.....	898,927 86

Total assets, per company's books.... .. \$43,568,471 23

## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Agents' debit balances.....	\$38,174 57
Loans on personal security.....	500 00
Total.....	28,674 57
Total admitted assets.....	\$43,589,796 71

## LIABILITIES.

Unpaid claims in process of adjustment, (accident).....	\$ 18,625 19
Unearned premiums on outstanding risks.....	107,705 79
Liabilities { Accident department.....	\$ 126,530 98
{ Life department.....	36,541,189 31
Total liabilities except capital.....	\$36,667,520 29
Cash capital.....	\$1,750,000 00
Surplus over all liabilities.....	5,122,276 42
Surplus as regards policy-holders.....	6,872,276 42
Gross liabilities and surplus.....	\$43,589,796 71

## RISKS AND PREMIUMS.

## ACCIDENT.

	Amount.	Premiums.
In force December 31, preceding year....	\$ 29,772,550	\$126,014 80
Written or renewed during the year.....	94,421,500	245,326 96
Total.....	\$124,194,050	\$411,341 78
Deduct expirations and cancellations.....	66,846,700	198,943 18
Balance.....	\$57,347,350	\$312,398 60
Deduct reinsured policies.....	773,500	2,836 49
Net in force December 31, 1895 ...	\$56,573,850	\$309,562 11

## MISCELLANEOUS.

Premiums received from organization of company .....	\$675,402 45
Claims paid from organization of company.....	253,036 73

## BUSINESS IN MAINE.

	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Accident.....	\$208,000	\$1,052 88	\$50 00	\$50 00

## AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

W. L. TRENHOLM, *President.*H. D. LYMAN, *Secretary.*

Principal Office, 100 Broadway.

Cash Capital, \$2,500,000.00.

## INCOME.

<i>Premiums:</i>		
Fidelity .....	\$500,990 27	
Surety .....	413,352 68	
Net premiums received .....		\$1,013,342 95
Interest received on mortgages .....		750 00
Interest and dividends received from all other sources .....		45,173 20
Income from rents .....		11,345 40
Profit on securities sold .....		103 65
Cash recovered on losses paid in previous years ..		24,305 35
Total income .....		\$1,095,019 55
Net or ledger assets December 31, 1894.....		4,892,539 15
Total.....		\$5,927,558 70

## DISBURSEMENTS.

<i>Losses and Claims Paid:</i>		
Fidelity .....	\$204,231 44	
Surety .....	60,100 93	
Net amount paid for losses and claims.....		\$264,332 37
Cash dividends paid.....		180,000 00
Cash paid for:		
Commissions .....		40,290 09
Salaries and expenses of officers and employes. ....		311,771 37
Taxes and fees.....		35,988 65
Rent .....		25,314 96
Legal expenses.....		10,306 60
Real estate expenses.....		12,448 43
Furniture and fixtures.....		6,274 42
Advertising, \$4,287.68; printing and stationery, \$15,336.73.....		19,574 41
Losses on securities sold, \$20,437.50; bills receivable, \$3,742.75....		24,180 25
Bills payable, \$275,000.00; collateral and trust funds, \$7,982.17. ..		282,982 17
All other expenditures .....		18,062 15
Total disbursements . . . . .		\$1,231,518 87
Balance.....		\$4,696,039 83

*Invested in the following:*

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$3,152,175 52
Loans on mortgage of real estate (first liens).....	15,000 00
Loans on collateral security .....	26,000 00
Cost value of stocks and bonds owned.....	1,345,895 61
Cash in company's office.....	10,830 88
Cash deposited in banks.....	73,576 46
Bills receivable.....	72,561 26
Total net or ledger assets.....	\$4,696,039 83

OTHER ASSETS.	
Interest due and accrued on:	
Mortgages.....	\$ 375 00
Stocks and bonds.....	12,928 00
Other assets.....	29,141 89
Market value of stocks and bonds, over cost.....	85,540 63
Net premiums in course of collection.....	151,902 56
Total assets, per company's books.....	\$4,975,927 91

## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Bills receivable.....	\$72,561 26
Total admitted assets.....	\$4,903,366 65

## LIABILITIES.

## Unpaid Claims:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$129,915 66	\$94,358 43	
Net amount of unpaid claims.....			\$224,269 09
Unearned premiums on outstanding risks.....			568,999 06
All other indebtedness, viz: Collateral and trust funds, \$14,137.02; bills payable, \$100,000.....			114,137 02
Special deposits in excess of liabilities thereon.....			111,731 64
Total liabilities except capital.....			\$1,019,136 81
Cash capital.....	\$2,500,000 00		
Surplus over all liabilities.....	1,384,229 84		
Surplus as regards policy-holders.....			\$3,884,229 84
Gross liabilities and surplus.....			\$4,903,366 65

## RISKS AND PREMIUMS.

	<i>Amount.</i>	<i>Premiums.</i>
FIDELITY.		
In force December 31, preceding year.....	\$ 80,841,635 00	\$538,999 36
Written or renewed during the year.....	106,504,138 34	706,659 44
Total.....	\$187,345,768 34	\$1,247,658 80
Deduct expirations and cancellations.....	95,684,184 01	674,915 60
Net in force December 31, 1895.....	\$91,661,584 33	\$572,743 20
SURETY.		
In force December 31, preceding year.....	\$72,672,678 00	\$417,817 81
Written or renewed during the year.....	99,873,047 26	606,801 62
Total.....	\$172,545,725 26	\$1,026,619 33
Deduct expirations and cancellations.....	78,168,827 26	481,880 01
Net in force December 31, 1895.....	\$94,376,898 00	\$544,739 32

## MISCELLANEOUS.

Premiums received from organization of company.....	\$5,515,177 58
Claims paid from organization of company.....	1,839,893 53
Cash dividends declared from organization of company.....	900,000 00
Claims incurred during the year.....	400,486 61
Company's stock owned by directors.....	1,088,800 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Fidelity.....	\$519,676 00	\$3,429 86	\$14 50	\$156 90
Surety.....	139,659 00	921 75	-	-
Aggregate.....	\$659,335 00	\$4,351 61	\$14 50	\$156 90

## CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY,

PHILADELPHIA, PA.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

CHARLES M. SWAIN, *President*.JAMES F. LYND, *Secretary*.

Cash Capital, \$500,000.

## INCOME.

Net premiums received (surety).....	\$95,887 99
Interest received on mortgages.....	7,428 62
Interest and dividends received from all other sources.....	66,444 56
Income from rents.....	8,698 89
Cash recovered on losses paid in previous years.....	3,013 99
Received from all other sources: Boxes, \$1,697.75; commission, \$4,065.06; registry, \$260.00; conveyancing, \$41.45.....	6,064 28
Total income.....	\$187,533 33
Net or ledger assets December 31, 1894.....	2,144,929 15
Total.....	\$2,332,462 48

## DISBURSEMENTS.

Net amount paid for losses and claims (surety).....	\$ 9,160 46
Interest paid depositors.....	27,651 88
Cash dividends paid.....	30,196 00
Cash paid for:	
Commissions.....	8,438 08
Salaries and expenses of officers and employes.....	66,774 79
Taxes and fees.....	8,325 19
Legal expenses.....	5,549 96
Profit and loss.....	2,548 33
Advertising, \$3,799.06; printing and stationery, \$3,813.83.....	7,612 88
All other expenditures, coal, \$538.61; light, \$2,478.36; expenses, \$4,190.23; sundries, \$276.00.....	7,483 20
Total disbursements.....	\$168,739 76
Balance.....	\$2,163,722 72

*Invested in the following:*

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$342,124 82
Loans on mortgage of real estate (first liens).....	97,000 00
Loans on collateral security.....	1,212,296 36
Cost value of stocks and bonds owned.....	248,244 50
Cash in company's office.....	44,185 44
Cash deposited in banks.....	208,711 54
All other items, viz.: fixtures, \$6,744.20; due from ledger account, secured by mortgage on real estate, \$8,553.58, overdrafts, \$102.28; three notes secured by bond and mortgage account, \$250.00 each....	16,150 06
Total net or ledger assets.....	\$2,163,722 72

## OTHER ASSETS.

Interest due and accrued on:		
Commissions, \$284.55; reclaimable on fire policies, \$1,400.00 .....	\$1,684	55
Mortgages.....	1,111	10
Stocks and bonds.....	3,642	29
Collateral loans.....	8,886	22
Other assets.....	1,006	08
Rents due and accrued. ....	488	78
Market value of real estate, over cost.....	29,116	85
Net premiums in course of collection .....	13,182	34
All other assets .....	30	00
Total assets, per company's books .....	\$2,222,817	91

## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Office furniture, etc.....	\$6,744	20
Over drafts .....	102	28
Depreciation from cost of assets.....	11,563	50
Total.....	18,409	98
Total admitted assets.. .....	\$2,204,407	93

## LIABILITIES.

## Unpaid Claims:

	Adjusted.	Reported.	Resisted.	
Surety .....	\$156 69	\$2,785 61	\$4,400 00	
Net amount of unpaid claims .....				\$ 7,352 30
Unearned premiums on outstanding risks.....				70,891 42
Interest accrued on deposits .....				10,848 46
Due and accrued for rent, salaries, etc.....				500 00
Due depositors .. .				1,438,285 02
Due to other companies for re-insurance .....				112 50
Total liabilities except capital.....				\$1,522,999 70
Cash capital .....			\$500,000 00	
Surplus over all liabilities .....			181,408 23	
Surplus as regards policy holders .....				681,408 23
Gross liabilities and surplus .....				\$2,204,407 93

## RISKS AND PREMIUMS.

## SURETY.

	Amount.	Premiums.
In force December 31, preceding year.....	\$29,441,029 46	\$124,642 19
Written or renewed during the year .....	31,694,282 26	109,209 85
Total .....	\$61,135,311 72	\$233,852 14
Deduct expirations and cancellations .....	24,100,780 65	86,923 90
Balance .....	\$37,034,531 07	\$146,928 24
Deduct reinsured policies .....	1,365,414 56	5,140 39
Net in force December 31, 1885 .....	\$35,669,116 51	\$141,782 85

## MISCELLANEOUS.

Premiums received from organization of company...	\$566,983 32
Claims paid from organization of company.....	68,843 96
Cash dividends declared from organization of company .....	90,000 00
Claims incurred during the year.....	16,326 84
Company's stock owned by directors.....	163,700 00

## BUSINESS IN MAINE.

	Risks Written.	Premiums Received.
Surety.....	\$29,000 00	\$300 00

# EMPLOYERS' LIABILITY ASSURANCE CORPORATION, (Limited.)

LONDON, ENG.

INCORPORATED, 1880. COMMENCED BUSINESS, 1881.

GEORGE M. ENDICOTT, *Manager.*

71 Kilby Street, Boston, Mass.

Deposit Capital, \$200,000.

## INCOME.

<i>Premiums Received:</i>		
Accident.....	\$218,525	20
Employer's liability.....	728,673	13
Fidelity.....	22,053	26
Net premiums received.....	\$967,251	59
Interest and dividends received from all other sources.....	35,826	91
Total income .....	\$1,003,078	50
Net or ledger assets December 31, 1894.....	838,252	40
Total. . . . .	\$1,891,330	90

## DISBURSEMENTS.

<i>Losses and Claims Paid:</i>		
Accident.....	\$113,994	35
Employers' liability.....	483,069	51
Fidelity. . . . .	1,132	06
Net amount paid for losses and claims .....	\$606,915	92
Remitted to Home Office .....	47,252	76
Cash paid for:		
Commissions.....	208,854	99
Salaries and expenses of officers and employes.....	62,084	30
Taxes and fees.....	19,810	28
Rent, rates, etc.....	17,975	63
Legal and real estate expenses .....	4,483	63
Furniture and fixtures.....	1,234	63
Advertising, \$6,308.88; printing and stationery, \$10,228.88 .....	16,437	76
All other expenditures.....	29,802	57
Total disbursements .....	\$1,016,162	47
Balance.....	\$875,168	43

*Invested in the following:*

## ASSETS,

## AS PER LEDGER ACCOUNTS.

Cost value of stocks and bonds owned.....	\$914,474	00
Cash in company's office.....	750	00
Cash deposited in banks .....	23	79
Cash deposited with Kidder, Peabody & Co. (trustees) .....	19,985	64
Total.....	\$935,242	43
Deduct depreciation from cost of assets to bring same to market value .....	60,074	00
Total net or ledger assets.....	\$875,168	43

\*9

## OTHER ASSETS.

Interest due and accrued on stocks and bonds .....	\$6,797 50
Net premiums in course of collection .....	196,987 83
<b>Total assets, per company's books.....</b>	<b>\$1,080,963 76</b>

## DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Premiums over three months due.....	5,062 07
<b>Total admitted assets.....</b>	<b>\$1,075,911 69</b>

## LIABILITIES.

## Unpaid claims:

	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Accident .....	\$17,000 00	\$12,645 00	
Employers' liability .....	216,140 00	2,650 00	
Fidelity .....	30 00	-	
<b>Net amount of unpaid claims.....</b>			<b>\$249,135 00</b>
Unearned premiums on outstanding risks.....			458,915 56
Special deposits in excess of liabilities thereon.....			35,509 88
<b>Total liabilities except capital..</b>			<b>\$742,850 44</b>
Deposit capital ....		\$200,000 00	
Surplus over all liabilities.....		133,061 25	
<b>Surplus as regards policy-holders.....</b>			<b>\$33,061 25</b>
<b>Gross liabilities and surplus .....</b>			<b>\$1,075,911 69</b>

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$35,100,367	\$156,001 63
Written or renewed during the year. ....	56,372,420	350,635 20
<b>Total .....</b>	<b>\$91,472,787</b>	<b>\$406,636 83</b>
Deduct expirations and cancellations.....	52,142,906	331,867 76
<b>Net in force December 31, 1895 .....</b>	<b>\$39,329,781</b>	<b>\$174,769 07</b>

## EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$149,866,674	\$696,297 22
Written or renewed during the year .....	186,861,349	881,028 22
<b>Total .....</b>	<b>\$336,848,223</b>	<b>\$1,487,325 44</b>
Deduct expirations and cancellations.....	172,406,234	766,467 71
<b>Net in force December 31, 1895 .....</b>	<b>\$164,442,989</b>	<b>\$730,857 73</b>

## FIDELITY.

In force December 31, preceding year .....	\$4,546,000	\$30,148 52
Written or renewed during the year .....	6,386,324	26,333 06
<b>Total .....</b>	<b>\$10,932,324</b>	<b>\$48,581 18</b>
Deduct expirations and cancellations.....	5,380,984	23,859 56
<b>Net in force December 31, 1895 .....</b>	<b>\$5,551,340</b>	<b>\$24,672 62</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$6,408,234 95
Claims paid from organization of company.....	3,256,645 56
Claims incurred during the year.....	628,233 92

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident .....	\$1,054,835 00	\$4,687 49	\$ 567 67	\$ 572 67
Employers' liability .....	1,050,468 00	4,668 70	3,172 25	2,072 25
Fidelity .....	200,650 00	984 55	-	20 00
Aggregate.....	\$2,305,796 00	\$10,340 74	\$3,739 92	\$2,664 92

## FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

GEORGE F. SEWARD, *President.*ROBERT J. HILLAS, *Secretary.*

Principal Office, 97-103 Cedar Street.

Cash Capital, \$250,000.

## INCOME.

<i>Premiums Received:</i>	
Accident .....	\$329,287 61
Burglary .....	75,019 32
Employer's liability .....	880,525 57
Fidelity .....	228,533 73
Plate glass .....	262,351 52
Steam boiler .....	225,240 60
Net premiums received .....	\$2,500,958 35
Interest received on mortgages .....	1,592 99
Interest and dividends received from all other sources .....	68,472 13
Income from rents .....	32,245 19
Profit on securities sold .....	410 21
Total income .....	\$ 2,603,678 87
Net or ledger assets, December 31, 1894 .....	1,859,805 57
Total .....	\$4,463,484 44

## DISBURSEMENTS.

<i>Losses and Claims Paid:</i>	
Accident .....	\$320,542 09
Burglary .....	6,742 71
Employers' liability .....	433,006 50
Fidelity .....	38,075 28
Plate glass .....	81,316 97
Steam boiler .....	30,969 55
Net amount paid for losses and claims .....	\$910,653 10
Cash dividends paid .....	40,000 00
Cash paid for:	
Commissions .....	665,249 55
Salaries and expenses of officers and employes .....	436,542 44
Medical examiners' fees .....	2,407 17
Inspections .....	94,318 71
Taxes and fees .....	45,620 94
Rent .....	53,102 75
Legal expenses .....	13,025 25



Cash paid for:	
Furniture and fixtures.....	\$12,884 18
Advertising, \$8,386.51; printing and stationery, \$30,577.35 .....	38,963 86
All other expenditures, viz: Paid the Bank of New York for borrowed money, \$31,724.00; sundries, \$70,823.08. ....	109,547 08
Total disbursements.....	\$2,415,315 06
Balance.....	\$2,048,168 41

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$ 554,634 73
Cost value of stocks and bonds owned .....	1,383,251 16
Cash in company's office.....	28,312 65
Cash deposited in banks.....	41,780 51
Bills receivable.....	7,304 82
Agents' debit balances .....	22,986 54
Total net or ledger assets.....	\$2,048,168 41

## OTHER ASSETS.

Interest due and accrued on stocks and bonds .....	\$ 735 01
Rents due and accrued.....	1,820 15
Market value of real estate, over cost.....	24,825 76
Reserve, re-insurance deposit (cash in company's possession).....	7,908 41
Net premiums in course of collection.....	307,318 65
Total assets, per company's books .....	\$2,390,777 59

## DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Agents' debit balances .....	\$22,986 54
Bills receivable.....	7,304 82
Depreciation on stocks and bonds. ..	8,381 16
Premiums in course of collection more than three months due.....	11,130 15
Total.....	49,691 67
Total admitted assets.....	\$2,341,085 72

## LIABILITIES.

<i>Unpaid Claims:</i>	<i>In Process of adjustment.</i>	<i>Reported.</i>	<i>Resisted.</i>	
Accident .....	\$40,953 54	\$15,000 00	\$19,100 00	
Burglary .....	785 03	-	-	
Employers' liability.....	60,620 00	-	223,515 00	
Fidelity .....	28,066 21	1,671 45	9,273 78	
Plate glass .....	8,167 55	-	-	
Steam boiler.....	2,375 00	-	-	
Net amount of unpaid claims .....				\$ 409,547 56
Unearned premiums on outstanding risks... ..				1,343,629 07
Due to other companies for re-insurance .....				8,742 10
All other indebtedness .....				14,171 74
Total liabilities except capital....				\$1,772,090 46
Cash capital.....				\$250,000 00
Surplus over all liabilities .....				318,986 26
Surplus as regards policy holders .....				568,986 26
Gross liabilities and surplus .....				\$2,341,085 72

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$161,216,268 00	\$ 748,547 57
Written or renewed during the year .....	307,413,440 00	1,156,142 88
Total .....	\$468,629,708 00	\$1,804,690 45
Deduct expirations and cancellations .....	259,163,873 00	1,062,922 13
Balance ... ..	\$209,465,735 00	\$841,768 32
Deduct reinsured policies.....	10,000 00	42 00
Net in force December 31, 1895 .....	\$209,455,735 00	\$841,726 32

## BURGLARY.

In force December 31, preceding year .....	\$7,399,752 00	\$53,015 51
Written or renewed during the year.....	12,962,377 60	92,727 63
Total ... ..	\$20,362,029 00	\$145,743 14
Deduct expirations and cancellations .....	9,288,652 00	66,654 07
Net in force December 31, 1895 .....	\$11,073,377 00	\$79,089 07

## EMPLOYERS' LIABILITY.

In force December 31, preceding year .....	\$101,541,308 00	\$ 853,176 77
Written or renewed during the year.....	138,990,406 00	1,106,506 85
Total .....	\$240,531,713 00	\$1,959,683 62
Deduct expirations and cancellations .....	120,187,908 00	1,056,811 05
Net in force December 31, 1895 .....	\$120,394,405 00	\$902,872 57

## FIDELITY.

In force December 31, preceding year.....	\$39,304,528 93	\$233,796 56
Written or renewed during the year .....	51,496,837 93	296,204 75
Total .....	\$90,801,366 86	\$530,001 31
Deduct expirations and cancellations .....	51,118,455 93	296,605 16
Balance .....	\$39,682,910 93	\$233,396 15
Deduct reinsured policies... ..	236,500 00	1,235 00
Net in force December 31, 1895.....	\$39,446,410 93	\$232,161 15

## PLATE GLASS.

In force December 31, preceding year .....	\$9,027,590 51	\$276,990 59
Written or renewed during the year.....	11,702,747 53	\$13,891 82
Total .....	\$21,330,338 04	\$590,881 97
Deduct expirations and cancellations .....	11,502,975 90	\$29,023 75
Net in force December 31, 1895.....	\$9,827,362 14	\$261,858 22

## STEAM BOILER.

In force December 31, preceding year .....	\$75,290,208 26	\$347,618 69
Written or renewed during the year .....	74,211,076 33	282,788 94
Total .....	\$149,501,284 59	\$630,607 63
Deduct expirations and cancellations .....	69,775,974 93	267,508 03
Net in force December 31, 1895 .....	\$79,725,309 66	\$363,099 60

## MISCELLANEOUS.

Premiums received from organization of company .....	\$17,400,978 80
Claims paid from organization of company.....	6,931,178 12
Cash dividends declared from organization of company...	322,500 00
Claims incurred during the year .....	910,653 10
Company's stock owned by directors .....	101,500 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident .....	\$1,402,000 00	\$5,352 48	\$1,010 65	\$1,010 65
Burglary .....	17,500 00	224 18	-	-
Employers' liability .....	1,335,000 00	10,970 88	991 91	991 91
Fidelity .....	314,500 00	1,675 00	-	-
Plate glass .....	34,083 68	891 40	137 02	137 02
Steam boiler .....	549,500 00	2,103 65	-	-
Aggregate .....	\$3,652,506 68	\$21,217 54	\$2,139 58	\$2,139 58

## FIDELITY AND DEPOSIT COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

EDWIN WARFIELD, *President.*HERMAN E. BOSLER, *Secretary.*

Cash Capital, \$750,000.

## INCOME.

Net premiums received (surety) .....	\$313,093 10
Interest and dividends received from all other sources .....	14,885 00
Income from rents .....	27,971 49
Received from all other sources, commissions safe deposit department .....	25,895 59
Total income .....	\$381,845 18
Net or ledger assets December 31, 1904 .....	1,901,350 28
Total .....	\$1,563,195 44

## DISBURSEMENTS.

Net amount paid for losses and claims (surety) .....	\$51,400 04
Cash dividends paid .....	20,000 00
Cash paid for:	
Commissions .....	46,817 89
Salaries and expenses of officers and employes .....	26,419 83
Taxes and fees .....	17,151 15
Rent .....	6,300 00
Legal expenses .....	690 00
Developing business .....	15,359 84
Advertising, \$5,561.35; printing and stationery, \$8,310.33 .....	13,871 71
All other expenditures, viz.: Postage and incidentals .....	14,447 70
Total disbursements .....	\$311,761 36
Balance .....	\$1,371,434 08

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$575,532 57
Cost value of bonds and stocks owned .....	686,255 00
Cash in company's office .....	5,196 51
Cash deposited in banks .....	82,450 00
Total net or ledger assets .....	\$1,371,434 08

## OTHER ASSETS.

Net premiums in course of collection .....	\$48,342 30
Total assets per company's books .....	\$1,419,776 38

## LIABILITIES.

<i>Unpaid Claims:</i>	<i>In process of adjustment.</i>	<i>Reported.</i>	
Surety.....	\$1,887 27	\$30,342 18	
Net amount of unpaid claims.....			\$32,229 45
Unearned premiums on outstanding risks.....			168,563 65
Special deposits in excess of liabilities thereon .....			68,375 00
Total liabilities except capital .....			\$259,168 10
Cash capital .....	\$750,000 00		
Surplus over all liabilities .....	410,608 28		
Surplus as regards policy holders .....			1,160,608 28
Gross liabilities and surplus .....			\$1,419,776 38

## RISKS AND PREMIUMS.

## SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$42,454,608 31	\$184,865 69
Written or renewed during the year.....	75,183,430 09	349,500 47
Total .....	\$117,588,038 40	\$544,366 16
Deduct expirations and cancellations .....	41,852,081 22	192,641 83
Balance .....	\$75,736,007 18	\$351,524 33
Deduct reinsured policies.....	30,510,158 43	14,367 03
Net in force December 31, 1895.....	\$45,225,848 75	\$337,157 30

## MISCELLANEOUS.

Premiums received from organization of company .....	\$760,121 55
Claims paid from organization of company.....	89,867 66
Cash dividends declared from organization of company.....	20,000 00
Claims incurred during the year.....	67,301 99
Company's stock owned by directors. ....	366,400 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>
Surety .....	\$3,500 00	\$35 00

## GUARANTEE COMPANY OF NORTH AMERICA,

MONTREAL, CANADA.

INCORPORATED, 1837. COMMENCED BUSINESS, 1872.

EDWARD RAWLINGS, *President*.ROBERT KERR, *Secretary*.

Cash Capital, \$304,600.00.

## INCOME.

Net premiums received (surety).....	\$204,197 25
Received for interest on stocks and bonds, etc....	33,107 06
Rents on company's property.....	781 90
Total income .....	\$238,086 81
Net or ledger assets, December 31, 1894. ....	815,037 63
Total.....	\$1,053,124 44

## DISBURSEMENTS.

Net amount paid for losses and claims (surety).....	\$45,657 94
Cash dividends paid .....	18,276 00
Cash paid for:	
Commissions and brokerage .....	2,955 13
Salaries and expenses of officers and employees.....	59,646 36
Taxes.....	7,171 87
Rent .....	8,102 40
Legal expenses.....	2,426 18
Advertising, \$3,188.97; printing and stationery, \$3,650.55 .....	6,839 52
All other expenditures .....	45,635 10
Total disbursements .....	\$196,710 48
Balance .....	\$856,413 96

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$39,861 33
Loans on mortgage of real estate, (first liens) .....	18,907 92
Cost value of stocks and bonds owned .....	734,123 16
Cash in company's office. . . . .	681 45
Cash deposited in banks.....	57,206 34
Furniture and safes.....	5,673 76
Total net or ledger assets, as per balance.....	\$856,413 96

## OTHER ASSETS.

*Interest due and accrued on:*

Mortgages. ....	}	\$8,450 90
Stocks and bonds. ....		
Collateral loans. ....		
Other assets.....		
Rents due and accrued.....		
Market value of stocks and bonds over cost.....		681 50
Net premiums in course of collection.....		9,645 63
Total assets, per company's books.....		\$875,196 01

DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Office furniture, etc.. .....	\$5,673 76	
Depreciation from cost of assets.....	6,789 71	
Total.....		12,463 47
Total admitted assets.....		\$862,734 54

LIABILITIES.

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
<i>Unpaid claims:</i>			
Surety.....	\$18,605 32	\$85,000 00	
Net amount of unpaid claims.. ..			\$103,605 32
Unearned premiums on outstanding risks .....			104,850 81
Due and accrued for rent, salaries, etc.....			8,297 96
Special deposits in excess of liabilities thereon.....			6,873 05
Total liabilities except capital... ..			\$223,627 14
Cash capital.....	\$304,600 00		
Surplus over all liabilities .....	834,507 40		
Surplus as regards policy-holders ....			639,107 40
Gross liabilities and surplus .....			\$862,734 54

RISKS AND PREMIUMS.

SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$51,416,997 00	\$264,373 79
Written or renewed during the year. ....	53,268,890 00	259,470 74
Total.....	\$104,685,887 00	\$524,344 44
Deduct expirations and cancellations.....	56,788,149 00	278,740 73
Balance .....	\$47,897,738 00	\$245,603 71
Deduct re-insured policies.....	7,168,710 00	35,902 09
Net in force December 31, 1895.....	\$40,729,028 00	\$209,701 62

MISCELLANEOUS.

Premiums received from organization of company .....	\$3,259,954 10
Claims paid from organization of company .....	1,213,549 91
Cash dividends declared from organization of company.....	280,810 27
Claims incurred during the year.....	78,847 76
Company's stock owned by directors .....	163,120 00

BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Surety .....	\$306,200 00	\$736 48	\$250 81	\$227 08

## GUARANTORS' LIABILITY INDEMNITY COMPANY,

PHILADELPHIA, PA.

INCORPORATED, 1894. COMMENCED BUSINESS, 1894.

THOMAS V. COOPER, *President.*WILLIAM H. KNORR, *Secretary.*

Principal Office, 713 Chestnut St.

Cash Capital, \$500,000.

## INCOME.

<i>Premiums Received:</i>	
Employers' liabilities.....	\$800,146 85
Steam boiler.....	37,548 73
Net premiums received.....	\$837,695 68
Interest received on mortgages.....	1,672 90
Interest and dividends received from all other sources.....	13,129 67
Received from all other sources, viz: Loan, \$150,000; western manager, \$2,588.98; profit and loss item, \$30.60.....	152,619 58
Total income.....	\$1,005,117 83
Net or ledger assets, December 31, 1894.....	637,339 69
Total.....	\$1,642,457 53

## DISBURSEMENTS.

<i>Losses and Claims Paid:</i>	
Employers' liability.....	\$428,407 89
Steam boiler.....	817 76
Net amount paid for losses and claims.....	\$429,225 64
Cash dividends paid.....	39,902 50
Cash paid for:	
Commissions to general manager, covering agents.....	27,689 88
Salaries and expenses of officers and employes.....	70,653 83
Taxes and fees.....	8,560 65
Rent.....	2,657 76
Legal expenses.....	27,261 36
Advanced to officers and agents.....	149 07
Furniture and fixtures.....	3,230 84
All other expenditures, viz.: Capital stock tax, \$1,399.80; discount, \$2,623.40; general expenses, \$14,236.42.....	18,316 69
Total disbursements.....	\$637,648 04
Balance.....	\$1,014,809 48

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$250,000 00
Loans on mortgage of real estate, first liens.....	111,496 36
Loans on collateral security.....	68,548 02
Cost value of stocks and bonds owned.....	476,803 25
Cash in company's office.....	9,429 54
Cash deposited in banks.....	77,790 83
Office furniture.....	5,189 04
Agency premiums deposited to credit of company in bank.....	3,163 67
All other items, viz., amount of losses returnable to the company on agreed settlements.....	12,449 77
Total net or ledger assets, as per balance.....	\$1,014,809 48

## OTHER ASSETS.

*Interest due and accrued on:*

Mortgages.....	\$8,514 97
Stocks and bonds.....	8,789 87
Collateral loans.....	1,583 61
Market value of stocks and bonds over cost.....	15,901 75
Net premiums in course of collection.....	142,851 55

Total assets, per company's books.. .. \$1,182,580 28

## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Office furniture, etc.....	\$5,199 04
Amount of losses returnable to the company.....	13,449 77
Total.....	\$17,648 81
Total admitted assets.....	\$1,164,931 42

## LIABILITIES.

*Unpaid claims:*

	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Reported.</i>	<i>Resisted.</i>	
Employers' Liability.....	\$1,645 67	\$1,086 49	\$116,483 33	\$19 000	
Net amount of unpaid claims.....					\$188,177 49
Unearned premiums on outstanding risks.....					282,962 03
Agents' credit balances.....					2,588 86
Due and to become due for borrowed money.....					50,000 00
All other indebtedness, mortgage on building.....					100,000 00
Total liabilities except capital.....					\$573,748 49
Cash capital.....					\$500,000 00
Surplus over all liabilities.....					\$1,182 88
Surplus as regards policy holders.....					\$561,182 88
Gross liabilities and surplus.....					\$1,164,931 42

## RISKS AND PREMIUMS.

## EMPLOYERS' LIABILITIES.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31st, preceding year.....	\$13,857,300 00	\$ 317,046 28
Written or renewed during the year.....	96,223,600 00	1,012,880 29
Total.....	\$110,080,900 00	\$1,329,926 57
Deduct expirations and cancellations.....	65,457,837 00	860,210 11
Net in force December 31, 1895 .. ..	\$44,623,063 00	\$469,716 46

## STEAM BOILER.

In force December 31st, preceding year.....	\$1,863,980 00	\$19,786 43
Written or renewed during the year.....	4,649,300 00	48,940 12
Total.....	\$6,513,280 00	\$68,726 55
Deduct expirations and cancellations.....	1,476,569 00	15,708 43
Net in force December 31, 1895 .. ..	\$5,036,721 00	\$53,018 12

## MISCELLANEOUS.

Premiums received from organization of company.....	\$1,214,578 88
Claims paid from organization of company.....	532,424 34
Cash dividends declared from organization of company.....	40,000 00
Claims incurred during the year.....	466,602 76
Company's stock owned by directors.....	418,500 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Steam boiler.....	\$120,000 00	\$3,278 53	\$515 00	\$525 00



# HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED, 1866. COMMENCED BUSINESS, 1866.

J. M. ALLEN, *President*.

J. B. PIERCE, *Secretary*.

Principal Office, 218 Main Street.

Cash Capital, \$500,000.

## INCOME.

Net premiums received (steam boiler).....	\$892,060 12
Interest received on mortgages.....	15,521 25
Interest and dividends received from all other sources.....	63,925 16
Profit on securities sold.....	367 66
Received from all other sources, viz: Special mechanical services...	3,505 73
<b>Total income.....</b>	<b>\$ 875,379 92</b>
Net or ledger assets, December 31, 1894.....	1,729,077 85
<b>Total.....</b>	<b>\$2,704,457 75</b>

## DISBURSEMENTS.

Net amount paid for losses and claims (steam boiler).....	\$118,186 45
Cash dividends paid.....	60,000 00
Cash paid for:	
Commissions.....	195,255 09
Salaries and expenses of officers and employes.....	123,414 15
Inspections.....	810,019 33
Taxes and fees.....	17,867 94
Rent.....	3,638 55
Legal expenses.....	1,700 00
Furniture and fixtures.....	7,742 45
Advertising, \$18,512.91; printing and stationery, \$11,853.30.....	30,366 71
Losses on securities sold.....	20,452 50
All other expenditures, viz: Reduction in cost value of real estate, \$30,000; office expenses, \$4,649.21.....	34,649 21
<b>Total disbursements.....</b>	<b>\$923,304 38</b>
<b>Balance.....</b>	<b>\$1,781,153 37</b>

*Invested in the following:*

## ASSETS

### AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$ 59,738 20
Loans on mortgage of real estate (first liens).....	302,310 01
Cost value of stocks and bonds owned.....	1,380,847 08
Cash in company's office.....	1,533 08
Cash deposited in banks.....	56,825 00
<b>Total net or ledger assets, as per balance.....</b>	<b>\$1,781,153 37</b>

## OTHER ASSETS.

<i>Interest Due and Accrued on:</i>	
Mortgages.....	\$ 8,087 68
Stocks and bonds.....	24,876 18
Net premiums in course of collection .....	215,206 36
<b>Total assets, per company's books.....</b>	<b>\$2,029,273 59</b>

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Depreciation from cost of assets .....	16,067 13
<b>Total admitted assets.....</b>	<b>\$2,013,186 46</b>

## LIABILITIES.

Unpaid claims in process of adjustment, (steam boiler) .....	\$6,856 22
Unearned premiums on outstanding risks.....	1,273,059 65
Special deposits in excess of liabilities thereon.....	15,283 07
<b>Total liabilities except capital.....</b>	<b>1,295,198 94</b>
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	217,987 52
<b>Surplus as regards policy-holders .....</b>	<b>717,987 52</b>
<b>Gross liabilities and surplus.....</b>	<b>\$2,013,186 46</b>

## RISKS AND PREMIUMS.

## STEAM BOILER.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31st, preceding year .....	\$244,868,481	\$2,300,859 24
Written or renewed during the year.....	111,804,780	1,001,784 70
<b>Total .....</b>	<b>\$356,673,271</b>	<b>\$3,302,743 94</b>
Deduct expirations and cancellations .....	91,154,062	817,448 61
<b>Net in force December 31, 1885.....</b>	<b>\$265,519,189</b>	<b>\$2,485,295 33</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$9,984,167 91
Claims paid from organization of company .....	884,392 06
Cash dividends declared from organization of company.....	774,750 00
Claims incurred during the year.....	95,457 25
Company's stock owned by directors .....	110,600 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>
Steam boiler.....	\$1,132,500	*\$11,084 74

\* Includes \$3,325.42 received for inspection.

## LAWYERS' SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED, 1892. COMMENCED BUSINESS, 1892.

JOEL B. ERHARDT, *President*.JOEL RATHBONE, *Secretary*.

Principal Office, 32, 34 and 36 Liberty St.

Cash Capital, \$500,000.

## INCOME.

Net premiums received, (surety) .....	\$96,472 58
Interest and dividends received from all other sources .....	17,313 12
Income from rents .....	24 00
Received from all other sources, viz.: Preparing legal matter, etc ..	126 44
<b>Total income</b> .....	<b>\$113,836 14</b>
Net or ledger assets December 31, 1894 .....	500,120 99
<b>Total</b> .....	<b>\$673,967 13</b>

## DISBURSEMENTS.

Expended account Wakefield property .....	4,000 00
Cash paid for:	
Commissions .....	2,501 29
Salaries and expenses of officers and employes. ....	36,087 17
Taxes and fees .....	2,101 06
Rent .....	4,604 16
Legal expenses .....	1,845 28
Furniture and fixtures .....	357 20
Advertising, \$1,414.88; printing and stationery, \$905.83 .....	2,320 72
All other expenditures .....	6,120 50
<b>Total disbursements</b> .....	<b>\$59,947 38</b>
<b>Balance</b> .....	<b>\$614,009 75</b>

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$15,632 26
Loans on mortgage of real estate (first liens) .....	2,000 00
Cost value of stocks and bonds owned .....	538,471 79
Cash in company's office .....	506 66
Cash deposited in banks .....	52,979 21
Furniture and fixtures .....	1,759 39
All other items, viz.: accounts receivable other than premiums .....	2,660 44
<b>Total net or ledger assets, as per balance</b> .....	<b>\$614,009 75</b>

## OTHER ASSETS.

Interest due and accrued on mortgages .....	\$16 67
Rents due and accrued .....	16 00
Market value of real estate, over cost .....	4,287 74
Net premiums in course of collection .....	28,963 51
<b>Total assets, per company's books</b> .....	<b>\$647,296 67</b>

## DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Office furniture, etc .....	\$1,750 89	
Accounts receivable other than premiums .....	2,090 44	
Depreciation from cost of assets .....	585 72	
<b>Total</b> .....		5,005 55
<b>Total admitted assets</b> .....		\$642,288 12

## LIABILITIES.

Unearned premiums on outstanding risks .....	\$50,122 16	
Due and accrued for rent, salaries, etc .....	2,786 68	
<b>Total liabilities except capital</b> .....		\$52,908 79
Cash capital .....	\$500,000 00	
Surplus over all liabilities .....	89,379 33	
<b>Surplus as regards policy-holders</b> .....		589,379 33
<b>Gross liabilities and surplus</b> .....		\$642,288 12

## RISKS AND PREMIUMS.

## SURETY.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$17,987,526 52	\$100,868 72
Written or renewed during the year .....	25,518,037 00	182,027 78
<b>Total</b> .....	\$43,455,563 52	\$282,896 45
Deduct expirations and cancellations .....	21,450,549 52	182,652 14
<b>Net in force December 31, 1895</b> ..	\$22,005,014 00	\$100,244 31

## MISCELLANEOUS.

Premiums received from organization of company .....	\$294,054 13
Claims paid from organization of company .....	206 43
Company's stock owned by directors ..	170,600 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>
Surety .....	\$4,500 00	\$45 00

## LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

WILLIAM T. WOODS, *President*. CHARLES E. W. CHAMBERS, *Secretary*.

Principal Office, 63 William Street.

Cash Capital, \$250,000.

## INCOME.

Net premiums received (plate glass).....	\$392,134 05
Interest received on mortgages.....	359 28
Interest and dividends received from all other sources.....	11,901 38
Income from rents.....	12,890 90
Profit on securities sold.....	12 50
Received from all other sources, viz.: profit and loss account.....	1,467 68
<b>Total income.....</b>	<b>\$418,815 77</b>
Net or ledger assets December 31, 1884.....	576,444 54
<b>Total.....</b>	<b>\$995,260 31</b>

## DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)....	\$144,430 21
Cash dividends paid .....	50,000 00
Cash paid for:	
Commissions .....	111,625 23
Salaries and expenses of officers and employees..	44,700 87
Taxes and fees.....	13,670 19
Rent.....	2,743 38
Legal expenses.....	648 54
Real estate expenses.....	3,791 22
Furniture and fixtures.....	186 29
Advertising, \$5,830.04; printing and stationery, \$2,440.36 .....	8,270 30
Losses on securities sold.....	411 80
All other expenditures.....	6,950 43
<b>Total disbursements ...</b>	<b>\$387,417 96</b>
<b>Balance .....</b>	<b>\$607,842 36</b>

*Invested in the following:*

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost of real estate .....	\$245,763 18
Loans on mortgage of real estate (first liens).....	18,000 00
Cost value of stocks and bonds owned.....	324,536 70
Cash in company's office.....	2,543 47
Cash deposited in banks.....	16,994 01
<b>Total net or ledger assets, as per balance.....</b>	<b>\$607,842 36</b>

## OTHER ASSETS.

Rents due and accrued.....	\$ 2,012 16
Market value of real estate over cost .....	19,236 82
Net premiums in course of collection .....	47,920 24
<b>Total assets, per company's books ..</b>	<b>\$677,011 58</b>

DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Depreciation from cost of assets .....	\$43,329 20
Total admitted assets ..	\$633,782 38

LIABILITIES.

Unpaid claims in process of adjustment (plate glass) .....	\$ 3,644 89
Unearned premiums on outstanding risks .....	202,573 42
Due and accrued for rent, salaries, etc. ....	20,802 91
Total liabilities except capital .....	\$227,020 22
Cash capital .....	\$250,000 00
Surplus over all liabilities .....	156,762 16
Surplus as regards policy holders .....	406,762 16
Gross liabilities and surplus .....	\$633,782 38

RISKS AND PREMIUMS.

PLATE GLASS.

	Amount.	Premiums.
In force December 31, preceding year .....	\$14,411,863 00	\$408,107 07
Written or renewed during the year .....	14,863,828 00	424,686 07
Total .....	\$29,295 691 00	\$832,805 14
Deduct expirations and cancellations .....	14,368,634 00	429,803 62
Net in force December 31, 1896 .....	\$14,927,057 00	\$403,001 52

MISCELLANEOUS.

Premiums received from organization of company ..	\$4,042,748 37
Claims paid from organization of company .....	1,770,855 21
Cash dividends declared from organization of company .....	363,250 00
Claims incurred during the year .....	144,549 27
Company's stock owned by directors .....	111,800 00

BUSINESS IN MAINE.

	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Plate glass .....	\$66,361 83	\$1,952 06	\$264 24	\$272 24

**LONDON GUARANTEE AND ACCIDENT COMPANY,**  
(Limited.)

LONDON, ENG.

INCORPORATED, 1889. COMMENCED BUSINESS IN THE UNITED STATES IN 1892.

A. W. Masters, General Manager, 307 Dearborn Street, Chicago, Ill.

Deposit Capital, \$200,000.

**INCOME.**

<i>Premiums received:</i>		
Accident .....	\$125,474 17	
Employers' liability .....	381,362 16	
Fidelity .....	10,369 49	
Net premiums received .....		\$517,205 82
Interest and dividends received from all other sources .....		15,667 31
Total income .....		\$532,873 13
Net or ledger assets December 31, 1894 .....		381,882 58
Total .....		\$914,755 71

**DISBURSEMENTS.**

<i>Losses and claims paid:</i>		
Accident .....	\$68,111 41	
Employers' liability .....	84,750 45	
Net amount paid for losses and claims .....		\$152,861 86
<i>Cash paid for:</i>		
Commissions .....	141,977 80	
Salaries and expenses of officers and employes .....	24,117 57	
Medical examiners' fees .....	6,680 58	
Inspections .....	4,364 87	
Taxes and fees .....	9,711 05	
Rent .....	2,592 26	
Legal expenses .....	6,352 02	
Furniture and fixtures .....	605 65	
Advertising, \$2,647.27; printing and stationery, \$5,538.21 .....	8,185 48	
All other expenditures .....	13,048 61	
Total disbursements .....		\$370,497 70
Balance .....		544,258 01

*Invested in the following:*

**ASSETS**

**AS PER LEDGER ACCOUNTS.**

Cost value of stocks and bonds owned .....	\$491,111 28
Cash in company's office .....	154 58
Cash deposited in banks .....	52,992 15
Total net or ledger assets, as per balance .....	\$544,258 01

**OTHER ASSETS.**

<i>Interest due and accrued on:</i>		
stocks and bonds .....	\$ 3,587 72	
market value of stocks and bonds, over cost .....	22,469 16	
net premiums in course of collection .....	97,201 34	
Total assets, per company's books .....		\$967,518 23

## LIABILITIES.

*Unpaid claims:*

	<i>Reported.</i>	<i>Resisted.</i>
Accident .....	\$7,328 66	\$ 5,000 00
Employers' liability .....	-	11,250 00
Net amount of unpaid claims .....		\$123,576 66
Unearned premiums on outstanding risks .....		257,648 65
Due and accrued for rent, salaries, etc. ....		2,893 02
Total liabilities except capital .....		\$384,118 33
Deposit capital .....	\$200,000 00	
Surplus over all liabilities .....	\$8,397 90	
Surplus as regards policy-holders .....		283,897 90
Gross liabilities and surplus .....		\$667,516 23

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$12,162,850	\$105,794 29
Written or renewed during the year .....	17,386,860	163,366 15
Total .....	\$29,549,900	\$269,140 44
Deduct expirations and cancellations .....	15,720,200	149,668 68
Net in force December 31, 1895 .....	\$13,829,700	\$119,476 81

## EMPLOYERS' LIABILITY.

In force December 31, preceding year .....	\$33,107,500	\$272,807 28
Written or renewed during the year .....	49,003,700	444,476 46
Total .....	\$82,111,200	\$716,788 74
Deduct expirations and cancellations .....	27,248,500	331,274 57
Net in force December 31, 1895 .....	\$54,862,700	\$385,509 17

## FIDELITY.

In force December 31, preceding year .....	\$1,615,700	\$10,095 12
Written or renewed during the year .....	1,924,700	12,463 05
Total .....	\$3,540,400	\$22,590 17
Deduct expirations and cancellations .....	1,962,200	12,248 86
Net in force December 31, 1895 .....	\$1,578,200	\$10,311 31

## MISCELLANEOUS.

Premiums received from organization of company .....	\$1,136,445 19
Claims paid from organization of company .....	2,1423 09

## BUSINESS IN MAINE.

	<i>Risks</i>	<i>Premiums</i>	<i>Losses</i>	<i>Losses</i>
	<i>Written.</i>	<i>Received.</i>	<i>Paid.</i>	<i>Incurred.</i>
Accident .....	\$360,000	\$ 592 47	-	-
Employers' liability .....	110,500	1,879 80	\$200 00	\$200 00
Aggregate .....	\$470,500	\$2,472 27	\$200 00	\$200 00



## METROPOLITAN PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

EUGENE H. WINSLOW, *President*.S. WILLIAM BURTON, *Secretary*.

Principal Office, 66 Liberty Street.

Cash Capital, \$100,000.00.

## INCOME.

Net premiums received (plate glass).....	\$249,175 10
Interest and dividends received from all other sources.....	9,257 91
Income from rents .....	2,462 82
Total income.....	\$260,895 83
Net or ledger assets December 31, 1894.....	384,943 13
Total.....	\$645,838 96

## DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....	\$102,380 62
Cash dividends paid.....	16,000 00
Cash paid for:	
Commissions .....	79,356 39
Salaries and expenses of officers and employees. ....	23,634 34
Taxes and fees.....	7,779 83
Real estate expenses.....	1,416 35
Advertising, \$2,322.15; printing and stationery, \$965.87 .....	3,278 02
All other expenditures .....	9,476 37
Total disbursements ..	\$243,531 96
Balance.....	\$402,507 00

*Invested in the following:*

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$150,000 00
Cost value of stocks and bonds owned.....	213,949 24
Cash in company's office.....	1,301 73
Cash deposited in banks.....	37,356 03
Total net or ledger assets, as per balance .....	402,507 00

## OTHER ASSETS.

Interest due and accrued on:	
Stocks and bonds.....	\$ 383 83
Plate glass on hand .....	1,477 18
Accounts due for glass sold .....	880 12
Net premiums in course of collection .....	45,926 50
Total assets, per company's books.....	\$451,184 13

## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Accounts due for glass sold.....	\$ 880 12	
Depreciation from cost of assets.....	1,377 74	
Total.....		2,167 86
Total admitted assets.....		\$448,016 27

## LIABILITIES.

Unpaid claims in process of adjustment (plate glass) .....	\$ 2,000 00	
Unearned premiums on outstanding risks.....	132,759 38	
Due and accrued for rent, salaries, etc.....	5,779 44	
Commissions due on uncollected premiums.....	11,481 62	
Total liabilities except capital.....		\$152,020 44
Cash capital .....	\$100,000 00	
Surplus over all liabilities .....	186,985 83	
Surplus as regards policy-holders.....		286,985 83
Gross liabilities and surplus .....		\$448,016 27

## RISKS AND PREMIUMS.

## PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$ 9,012,552 00	\$264,620 77
Written or renewed during the year.....	10,940,086 00	299,130 34
Total .....	\$19,952,638 00	\$563,751 11
Deduct expirations and cancellations.....	10,427,105 00	298,232 36
Net in force December 31, 1886 .....	\$9,525,533 00	\$265,518 75

## MISCELLANEOUS.

Premiums received from organization of company .....	\$2,885,406 00
Claims paid from organization of company .....	1,097,780 00
Cash dividends declared from organization of company.....	234,000 00
Claims incurred during the year.....	100,890 00
Company's stock owned by directors .....	28,700 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Plate glass.....	\$21,756 15	\$556 28	\$253 83	\$253 83

## NEW JERSEY PLATE GLASS INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

SAMUEL C. HOAGLAND, *President.*BYRON G. HAGER, *Secretary.*

Principal Office, 271 Market Street.

Cash Capital, \$100,000.

## INCOME.

Net premiums received (plate glass) .....	\$49,341 27
Interest received on mortgages.....	5,383 66
Total income.....	\$ 54,724 93
Net or ledger assets December 31 1894.....	125,742 74
Total.....	\$180,467 67

## DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)....	\$15,008 09
Cash dividends paid .....	6,000 00
Cash paid for:	
Commissions.....	15,370 67
Salaries and expenses of officers and employes..	6,062 63
Taxes and fees.....	2,001 81
Rent .....	712 50
Legal expenses.....	13 00
Advertising, \$117.50; printing and stationery, \$1,075.12 .....	1,192 62
All other expenditures.....	750 09
Total disbursements .....	\$47,125 27
Balance.....	\$133,342 40

*Invested in the following:*

## ASSETS.

## AS PER LEDGER ACCOUNTS.

Loans on mortgage of real estate (first liens).....	\$118,545 00
Cash in company's office.....	3,586 13
Cash deposited in banks .....	11,211 27
Total net or ledger assets, as per balance.....	\$133,342 40

## OTHER ASSETS.

Interest due and accrued on mortgages.....	\$1,325 98
Net premiums in course of collection .....	9,100 43
Total assets, per company's books .....	\$143,768 79

## LIABILITIES.

*Unpaid Claims:*

	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	
Plate glass .....	\$179 70	\$464 41	
Net amount of unpaid claims .....			\$ 644 11
Unearned premiums on outstanding risks .....			28,881 08
Due and accrued for rent, salaries, etc. ....			64 55
Total liabilities except capital .....			\$29,589 74
Cash capital .....		\$100,000 00	
Surplus over all liabilities .....		14,179 05	
Surplus as regards policy-holders .....			114,179 05
Gross liabilities and surplus .....			\$143,768 79

## RISKS AND PREMIUMS.

## PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$1,735,727 00	\$54,180 62
Written or renewed during the year .....	1,665,091 00	55,508 36
Total .....	\$3,400,818 00	\$109,689 98
Deduct expirations and cancellations .....	1,187,026 00	48,686 61
Net in force December 31, 1885 .....	\$2,213,792 00	\$60,940 37

## MISCELLANEOUS.

Premiums received from organization of company .....	\$475,157 00
Claims paid from organization of company .....	163,084 57
Cash dividends declared from organization of company .....	52,828 00
Claims incurred during the year .....	15,312 16
Company's stock owned by directors .....	81,010 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Plate glass .....	\$9,366 14	\$244 02	\$7 00	\$7 00

## NEW YORK PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MAX DANZIGER, *President*.MAJOR A. WHITE, *Secretary*.

Principal Office, 24 Pine Street.

Cash Capital, \$100,000.

## INCOME.

Net premiums received (plate glass).....	\$194,565 17
Interest and dividends received from all other sources. ....	9,462 81
Profit on securities sold.....	25 00
<b>Total income.....</b>	<b>\$204,052 98</b>
Net or ledger assets, December 31, 1894.....	216,753 89
<b>Total.....</b>	<b>\$420,806 87</b>

## DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....	\$53,145 00
Cash dividends paid.....	5,000 00
Cash paid for:	
Commissions .....	57,294 49
Salaries and expenses of officers and employes.....	27,315 40
Taxes and fees.....	4,906 50
Rent .....	4,183 00
Legal expenses.....	384 31
Furniture and fixtures.....	75 75
Advertising, \$174.50; printing and stationery, \$1,086.72 .....	1,271 22
All other expenditures.....	6,137 90
<b>Total disbursements.....</b>	<b>\$159,722 57</b>
<b>Balance.....</b>	<b>\$261,084 30</b>

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost value of stocks and bonds owned .....	\$255,360 99
Cash in company's office.....	3,136 15
Cash deposited in banks .....	2,680 80
Agents' debit balances ....	6 36
<b>Total net or ledger assets as per balance .....</b>	<b>\$261,084 30</b>

## OTHER ASSETS.

Net premiums in course of collection.....	25,636 35
<b>Total assets, per company's books .....</b>	<b>\$286,720 65</b>

## DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Agents' debit balances .....	\$3,650 15	
Depreciation from cost of assets.....	2,560 99	
<b>Total.....</b>		<b>18,211 14</b>
<b>Total admitted assets.....</b>		<b>\$273,709 51</b>

## LIABILITIES.

Unpaid claims in process of adjustment (plate glass)...	\$ 3,655 18
Unearned premiums on outstanding risks.....	100,788 43
Dividends to stockholders declared but not yet due....	5,000 00
Due and accrued for rent, salaries, etc.....	747 24
Return premiums .....	477 71
<b>Total liabilities except capital....</b>	<b>\$110,678 54</b>
Cash capital.....	\$100,000 00
Surplus over all liabilities .....	63,030 97
Surplus as regards policy holders .....	163,090 97
Gross liabilities and surplus .....	\$273,709 51

## RISKS AND PREMIUMS.

## PLATE GLASS.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$6,704,704 00	\$189,664 05
Written or renewed during the year .....	2,812,537 00	249,781 27
<b>Total .....</b>	<b>\$16,517,241 00</b>	<b>\$439,445 32</b>
Deduct expirations and cancellations .....	8,568,981 00	237,858 47
<b>Net in force December 31, 1895....</b>	<b>\$7,958,260 00</b>	<b>\$201,586 85</b>

## MISCELLANEOUS.

Premiums received from organization of company .....	\$762,830 05
Claims paid from organization of company .....	223,099 57
Cash dividends declared from organization of company...	12,500 00
Claims incurred during the year .....	55,197 71
Company's stock owned by directors .....	47,900 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Plate glass .....	\$41,268 10	\$1,152 82	\$449 50	\$449 50

## PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED, 1886. COMMENCED BUSINESS, 1886.

PHINEAS C. LOUNSBURY, *President.* KIMBALL C. ATWOOD, *Secretary.*

Cash Capital, \$100,000.

## INCOME.

Net premiums received (accident).....	\$385,080 71
Interest and dividends received from all other sources.....	8,454 67
<b>Total income</b> .....	<b>\$393,535 38</b>
Net or ledger assets December 31, 1894.....	856,787 00
<b>Total</b> . . . . .	<b>\$1,300,322 38</b>

## DISBURSEMENTS.

Net amount paid for losses and claims (accident) .....	\$353,870 35
Cash dividends paid.....	6,000 00
Cash paid for:	
Commissions.....	940,079 48
Salaries and expenses of officers and employes.....	60,013 97
Medical examiners' fees.....	13,311 25
Taxes and fees.....	13,005 89
Rent.....	11,250 00
Legal expenses.....	3,524 99
Furniture and fixtures.....	2,077 65
Advertising, \$6,000; printing and stationery, \$15,500.....	21,500 00
All other expenditures.....	86,334 00
<b>Total disbursements</b> .....	<b>\$617,867 58</b>
<b>Balance</b> .....	<b>\$332,454 80</b>

*Invested in the following:*

## ASSETS,

## AS PER LEDGER ACCOUNTS.

Cost value of stocks and bonds owned.....	\$334,064 20
Cash in company's office.....	4,284 88
Cash deposited in banks ..	106,946 56
Agents' debit balances.....	87,559 13
<b>Total net or ledger assets, as per balance</b> .....	<b>\$332,454 80</b>

## OTHER ASSETS.

Interest due and accrued on stocks and bonds .....	\$3,318 35
Net premiums in course of collection .....	111,186 00
<b>Total assets, per company's books</b> .....	<b>\$485,359 05</b>

## DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Agents' debit balances .....	\$37,559 13
Depreciation from cost of assets.....	1,154 50
<b>Total</b> .....	<b>38,713 63</b>
<b>Total admitted assets</b> .....	<b>\$457,145 42</b>

## LIABILITIES.

<i>Unpaid Claims:</i>	<i>In Process of adjustment.</i>	<i>Reported.</i>	<i>Resisted.</i>	
Accident .....	\$37,800 00	\$28,485 00	\$4,225 00	
Net amount of unpaid claims.....				\$ 68,010 00
*Unearned premiums on outstanding risks.....				180,504 75
Total liabilities except capital..				\$248,514 75
Cash capital .....		\$100,000 00		
Surplus over all liabilities .....		108,630 67		
Surplus as regards policy-holders.....				208,630 67
Gross liabilities and surplus ...				\$457,145 42

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$331,007,000	\$251,463 00
Written or renewed during the year. ....	862,705,000	946,266 71
Total .....	\$1,193,712,000	\$1,197,729 71
Deduct expirations and cancellations. ....	862,612,000	863,437 21
Net in force December 31, 1895 .....	\$331,100,000	\$334,301 50

## MISCELLANEOUS.

Premiums received from organization of company.....	\$1,512,920 28
Claims paid from organization of company .....	700,543 74
Cash dividends declared from organization of company.....	18,000 00
Claims incurred during the year.....	381,830 48
Company's stock owned by directors.....	100,000 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident .....	\$6,626,000 00	\$11,454 00	\$4,588 43	\$4,843 43

\*Includes premium reserve, special department, \$13,354.



# STANDARD LIFE AND ACCIDENT INSURANCE COMPANY,

DETROIT, MICH.

INCORPORATED, 1884. COMMENCED BUSINESS, 1884.

D. M. FERRY, *President.*

STEWART MARKS, *Secretary.*

Principal Office, Griswold St.

Cash Capital, \$200,000.

## INCOME.

<i>Premiums Received:</i>	
Accident .....	\$628,860 37
Employers' liabilities.....	315,582 17
Net premiums received.....	\$942,392 54
Interest received on mortgages.....	29,775 00
Interest and dividends received from all other sources... ..	7,542 46
Total income .....	\$970,710 00
Net or ledger assets, December 31, 1894.....	579,246 22
Total.....	\$1,549,956 31

## DISBURSEMENTS.

<i>Losses and Claims Paid:</i>	
Accident.....	\$301,915 05
Employers' liability.....	150,349 50
Net amount paid for losses and claims.....	\$452,264 55
Cash dividends paid.....	12,000 00
Cash paid for:	
Commissions.....	230,341 89
Salaries and expenses of officers and employes .....	97,394 04
Medical examiners' fees.....	8,510 76
Inspections .....	13,518 72
Taxes and fees.....	26,467 85
Rent .....	11,563 77
Legal expenses .....	10,129 84
Furniture and fixtures .....	387 75
Advertising, \$14,998.76; printing and stationery, \$14,081.67.....	28,990 43
All other expenditures.....	35,230 61
Total disbursements .....	\$921,920 21
Balance.....	\$628,086 10

*Invested in the following:*

## ASSETS

### AS PER LEDGER ACCOUNTS.

Cost of real estate.....	\$ 6,000 00
Loans on mortgage of real estate, first liens.....	347,480 23
Cost value of stocks and bonds owned... ..	207,000 00
Cash in company's office.....	2,008 76
Cash deposited in banks. ....	64,676 29
Bills receivable.....	889 82
Total net or ledger assets, as per balance.....	\$628,086 10

## OTHER ASSETS.

<i>Interest due and accrued on:</i>	
Mortgages.....	\$18,953 31
Stocks and bonds.....	3,164 58
Re-insurance in foreign companies.....	8,216 24
Market value of stocks and bonds over cost.....	7,000 00
Net premiums in course of collection.....	193,570 16
Total assets, per company's books.. . . .	\$253,940 39

## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Bills receivable.....	\$ 800 82
Re-insurance in foreign companies.....	8,216 24
Total.....	\$9,086 06
Total admitted assets.....	\$244,854 33

## LIABILITIES.

*Unpaid claims:*

	<i>In Process of Adjustment.</i>	<i>Reported.</i>	<i>Resisted.</i>
Accident ... ..	\$2,786 09	\$8,613 91	\$20,800 00
Employers' liability.....	2,276 30	10,753 70	72,760 63

Net amount of unpaid claims.....	\$117,980 63
Unearned premiums on outstanding risks.....	464,558 44
Special deposits in excess of liabilities thereon.....	15,922 67

Total liabilities except capital.....	\$598,471 74
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	46,382 59

Surplus as regards policy holders.....	246,382 59
--	------------

Gross liabilities and surplus.....	\$844,854 33
------------------------------------	--------------

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$74,237,630 00	\$541,620 80
Written or renewed during the year.....	113,218,290 00	794,236 45
Total.....	\$187,455,920 00	\$1,335,757 25
Deduct expirations and cancellations.....	108,509,730 00	738,063 61
Net in force December 31, 1895.....	\$78,946,190 00	\$597,723 64

## EMPLOYERS' LIABILITIES.

In force December 31st, preceding year.....	\$35,175,000 00	\$310,345 40
Written or renewed during the year.....	50,541,500 00	418,878 85
Total.....	\$85,716,500 00	\$729,224 25
Deduct expirations and cancellations.....	43,708,000 00	387,831 01
Net in force December 31, 1895.....	\$42,008,500 00	\$331,393 24

## MISCELLANEOUS.

Premiums received from organization of company.....	\$6,082,957 33
Claims paid from organization of company.....	2,889,148 54
Cash dividends declared from organization of company.....	36,000 00
Claims incurred during the year.....	452,264 55
Company's stock owned by directors.....	138,000 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident .....	\$106,600 00	\$572 53	\$157 14	\$157 14

**TRAVELERS' INSURANCE COMPANY,**  
HARTFORD, CONN.

INCORPORATED, 1863. COMMENCED BUSINESS, 1864.

JAMES G. BATTERSON, *President.*

RODNEY DENNIS, *Secretary.*

Principal Office, 36 Prospect Street.

Cash Capital, \$1,000,000.

**INCOME.**

<i>Premiums Received:</i>		
Accident.....	\$2,140,186 21	
Employer's Liability.....	503,540 66	
Net premiums received.....		\$2,643,726 87
Interest and dividends received from all other sources.....		132,476 18
Profit on securities sold.....		192 68
Received from all other sources, viz: profit and loss.....		1,133 04
Total income.....		\$2,777,528 77
Net or ledger assets December 31, 1894.....		3,497,409 91
Total.....		\$6,274,938 68

**DISBURSEMENTS.**

<i>Losses and Claims Paid:</i>		
Accident.....	\$919,602 27	
Employers' Liability.....	322,685 27	
Net amount paid for losses and claims.....		\$1,242,287 54
Cash paid for:		
Commissions.....		708,724 34
Salaries and expenses of officers and employees.....		220,603 35
Medical examiners' fees.....		17,966 17
Inspections.....		2,738 55
Taxes and fees.....		44,686 32
Rent.....		29,615 80
Legal expenses.....		83,736 05
Furniture and fixtures.....		1,409 80
Advertising, \$15,829.62; printing and stationery, \$29,116.78.....		44,946 40
All other expenditures, viz: Express charges, \$6,142.06; loss expense, \$28,044 48; expense, \$9,533.20; exchange, \$1,850.50; postage, \$12,666.92; traveling expenses, \$622.47.....		58,650 23
Total disbursements.....		\$2,455,574 55
Balance.....		\$3,819,364 13

*Invested in the following:*

**ASSETS**

**AS PER LEDGER ACCOUNTS.**

Cost value of stocks and bonds owned.....	\$2,887,897 92
Cash in company's office.....	929 28
Cash deposited in banks.....	372,756 42
Agents' debit balances.....	2,507 52
Suspense account.....	555,272 50
Total net or ledger assets, as per balance.....	\$3,819,364 13

**OTHER ASSETS.**

Interest due and accrued on stocks and bonds.....	\$29,494 90
Total assets, per company's books.....	\$3,848,859 12

## DEDUCT ITEMS NOT ADMITTED AND FOR DEPRECIATION.

Agents' debit balances.....	\$ 2,507 92	
Suspense account.....	555,272 59	
Depreciation from cost of assets (stocks and bonds) .....	106,573 52	
Total.....		664,354 03
Total admitted assets.....		\$3,184,505 09

## LIABILITIES.

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
<i>Unpaid claims:</i>			
Accident .....	\$77,421 35	\$154,100 00	
Employers' liability .....		406,244 08	
Net amount of unpaid claims..			\$ 637,765 43
Unearned premiums on outstanding risks.....			1,241,692 94
Due and accrued for rent, salaries, etc.....			10,000 00
Total liabilities except capital...			\$1,889,458 37
Cash capital.....		\$1,000,000 00	
Surplus over all liabilities .....		296,046 72	
Surplus as regards policy-holders .....			\$1,295,046 72
Gross liabilities and surplus .....			\$3,184,505 09

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year ..	\$221,677,610 00	\$1,238,962 67
Written or renewed during the year. ....	432,501,959 00	2,143,346 17
Total .....	\$654,179,569 00	\$3,382,348 84
Deduct expirations and cancellations.....	366,568,383 00	1,855,727 39
Balance .....	\$287,586,216 00	\$1,526,621 45
Deduct re-insured policies.....	1,084,000 00	3,199 96
Net in force December 31, 1895.....	\$286,502,216 00	\$1,523,421 49

## EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$39,940,586 00	\$405,594 02
Written or renewed during the year.....	60,699,141 00	534,918 50
Total ..	\$100,639,727 00	\$940,512 52
Deduct expirations and cancellations.....	43,214,667 00	472,626 65
Net in force December 31, 1895.....	\$57,425,060 00	\$467,885 87

## MISCELLANEOUS.

Premiums received from organization of company .....	\$42,747,019 84
Claims paid from organization of company .....	18,434,252 17
Cash dividends declared from organization of company.....	1,738,000 00
Claims incurred during the year.....	1,378,172 17
Company's stock owned by directors .....	91,900 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident .....	\$4,962,700 00	\$33,136 33	\$14,421 07	\$22,821 07
Employers' liability.....	375,000 00	4,667 33	211 00	211 00
Aggregate.....	\$5,367,700 00	\$37,803 66	\$14,632 07	\$23,032 07

## UNION CASUALTY AND SURETY COMPANY.

ST. LOUIS, MO.

INCORPORATED, 1892. COMMENCED BUSINESS, 1893.

C. P. ELLERBE, *President*.O. K. CLARDY, *Secretary*.

Principal Office, Wainwright Building.

Cash Capital, \$250,000.

## INCOME.

*Premiums Received:*

Accident.....	\$386,896 29
Employer's liability.....	338,302 48
Plate glass .....	54,204 31
Steam boiler .....	26,443 66
Net premiums received .....	\$815,906 74
Interest received on mortgages. ....	10,682 62
Interest and dividends received from all other sources .....	13,849 73
Profit on securities sold.....	667 60
Total income.....	\$841,108 69
Net or ledger assets, December 31, 1894. ....	507,336 00
Total.....	\$1,348,444 69

## DISBURSEMENTS.

*Losses and Claims Paid:*

Accident .....	\$185,010 07
Employers' liability. ....	171,515 52
Plate glass.....	16,380 56
Steam boiler .....	3,516 37
Net amount paid for losses and claims .....	\$376,423 53
Cash paid for:	
Commissions.....	268,961 09
Salaries and expenses of officers and employes.....	46,300 14
Inspections .....	11,345 72
Taxes and fees.....	19,108 34
Rent .....	5,150 22
Legal expenses.....	8,671 46
Furniture and fixtures.....	1,587 33
Advertising, \$3,970.59; printing and stationery, \$9,261.03.....	13,231 62
Losses on securities sold .....	16,741 96
All other expenditures.....	12,781 35
Total disbursements .....	\$779,966 73
Balance .....	\$568,647 94

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Loans on mortgage of real estate (first liens).....	\$301,612 50
Loans on collateral security .....	25,000 00
Cost value of stocks and bonds owned.....	305,012 50
Cash in company's office.....	1,656 05
Cash deposited in banks.....	14,619 42
Cash in transit.....	30,330 37
Agents' debit balances .....	397 20
Total net or ledger assets, as per balance.....	\$568,647 94

## OTHER ASSETS.

*Interest Due and Accrued on:*

Mortgages.....	\$1,883 16
Stocks and bonds.....	504 03
Market value of stocks and bonds, over cost.....	5,622 50
Net premiums in course of collection.....	189,543 59
Total assets, per company's books.....	\$775,701 23

## DEDUCT ASSETS NOT ADMITTED AND FOR DEPRECIATION.

Agents' debit balances.....	\$ 397 20
Net premiums in course of collection, more than three months due.....	10,000 00
Total.....	10,397 20
Total admitted assets.....	\$765,304 02

## LIABILITIES.

<i>Unpaid Claims:</i>	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$ 3,405 00	\$ 2,000 00	
Employers' liability.....	19,032 50	67,750 00	
Plate glass.....	162 50	-	
Steam boiler.....	104 00	-	
Net amount of unpaid claims.....			\$ 92,454 00
Unearned premiums on outstanding risks.....			344,394 81
All other indebtedness.....			1,850 00
Total liabilities except capital.....			438,798 81
Cash capital.....	\$250,000 00		
Surplus over all liabilities.....	76,505 21		
Surplus as regards policy-holders.....			326,505 21
Gross liabilities and surplus.....			\$765,304 02

## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year.....	\$32,797,550 00	\$330,575 12
Written or renewed during the year.....	47,658,750 00	498,720 65
Total ..	\$80,456,300 00	\$829,295 77
Deduct expirations and cancellations.....	44,020,250 00	537,949 69
Net in force December 31, 1895.....	\$36,436,050 00	\$291,346 08

## EMPLOYERS' LIABILITY.

In force December 31, preceding year.....	\$34,976,115 78	\$293,239 64
Written or renewed during the year.....	62,485,500 00	405,363 84
Total ..	\$97,461,615 78	\$698,603 48
Deduct expirations and cancellations.....	54,540,249 20	387,923 08
Net in force December 31, 1895.....	\$42,921,366 58	\$310,680 40

## PLATE GLASS.

In force December 31, preceding year.....	\$ 462,310 69	\$33,061 16
Written or renewed during the year.....	1,256,496 40	79,664 58
Total ..	\$1,718,807 09	\$112,725 74
Deduct expirations and cancellations.....	707,718 28	49,829 00
Net in force December 31, 1895.....	\$1,011,088 81	\$62,896 74

## STEAM BOILER.

	<i>Amount.</i>	<i>Premiums.</i>
In force December 31, preceding year .....	\$10,359,096 76	\$31,360 79
Written or renewed during the year .....	10,941,850 00	35,524 81
<b>Total</b> .....	\$21,300,446 76	\$66,885 60
Deduct expirations and cancellations . . . . .	11,455,800 00	43,019 20
<b>Net in force December 31, 1885</b> .....	\$9,844,646 76	\$23,866 40

## MISCELLANEOUS.

Premiums received from organization of company .....	\$1,547,800 29
Claims paid from organization of company .....	598,283 69
Claims incurred during the year .....	376,422 52
Company's stock owned by directors ....	85,600 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident .....	\$17,000 00	\$70 00	-	-
Employers' liability .....	-	-	\$2,807 06	\$2,807 06
Plate glass .....	647 00	31 67	-	-
Steam boiler .....	40,000 00	500 00	-	-
<b>Aggregate</b> .....	\$57,647 00	\$601 67	\$2,807 06	\$2,807 06

## UNITED STATES CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED, 1885. COMMENCED BUSINESS, 1885.

BENJAMIN F. TRACY, *President.* WM. H. CHESEBROUGH, JR., *Secretary.*

Principal Office, 40 Nassau Street.

Cash Capital, \$300,000.

## INCOME.

*Premiums Received:*

Accident .....	\$266,871 88
Employer's liability .....	53,996 65
Steam boiler .....	6,904 73
Automatic sprinkler .....	5,029 20
<b>Net premiums received</b> .....	\$332,802 46
Interest and dividends received from all other sources .....	3,898 87
Received from all other sources .....	3 30
<b>Total income</b> .....	\$336,704 63
<b>Net or ledger assets, December 31, 1884</b> .....	450,000 00
<b>Total</b> .....	\$788,704 63

## DISBURSEMENTS.

*Losses and Claims Paid;*

Accident.....	\$74,299 86
Employer's liability.....	6,719 50
Steam boiler.....	1,000 00
Automatic sprinkler.....	62 20

Net amount paid for losses and claims..... \$82,081 56

*Cash paid for:*

Commissions.....	53,914 04
Salaries and expenses of officers and employes.....	100,416 43
Medical examiners' fees.....	687 65
Inspections.....	2,377 28
Taxes and fees.....	6,212 82
Rent.....	5,000 00
Legal expenses.....	9,068 33
Advertising, printing and stationery.....	22,052 93
All other expenditures.....	13,736 00

Total disbursements..... \$295,537 04

Balance..... \$491,167 59

*Invested in the following:*

## ASSETS

## AS PER LEDGER ACCOUNTS.

Cost value of stocks and bonds owned.....	\$374,829 06
Cash in company's office.....	5,842 34
Cash deposited in banks.....	97,706 05
Agents' debit balances.....	199 75
Furniture, fixtures, safes, etc.....	5,561 39
Advanced to agents and others on account future compensation.....	7,029 00

Total net or ledger assets, as per balance..... \$491,167 59

## OTHER ASSETS.

Interest due and accrued on stocks and bonds.....	\$ 4,841 67
Net premiums in course of collection.....	43,120 98

Total assets, per company's books..... \$539,130 24

## DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Office furniture, etc.....	\$5,561 39
Cash advanced to officers and agents.....	7,029 00
Agents' debit balances.....	199 75

Total..... 12,790 14

Total admitted assets..... \$526,340 10

## LIABILITIES.

<i>Unpaid Claims:</i>	<i>In process of adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$26,464 00	\$9,200 00	
Employers' liability.....	3,141 30	750 00	
Steam boiler.....	91 00	-	
Net amount of unpaid claims.....			\$39,646 30
Unearned premiums on outstanding risks.....			13,225 72
Due for re-insurance.....			276 33
All other indebtedness.....			500 00
Special deposits in excess of liabilities thereon.....			15,839 06
Total liabilities except capital.....			\$191,487 41
Cash capital.....	\$300,000 00		
Surplus over all liabilities.....	34,852 69		
Surplus as regards policy holders.....			334,852 69
Gross liabilities and surplus.....			\$526,340 10



## RISKS AND PREMIUMS.

## ACCIDENT.

	<i>Amount.</i>	<i>Premiums.</i>
Written or renewed during the year .....	\$377,393,775 00	\$365,211 39
Deduct expirations and cancellations .....	222,516,175 00	138,803 21
Balance .....	\$154,777,600 00	\$226,408 18
Deduct reinsured policies.....	2,205,185 00	1,110 90
Net in force December 31, 1895.....	\$152,572,415 00	\$225,306 28

## EMPLOYERS' LIABILITY.

Written or renewed during the year.....	\$14,442,001 00	\$76,957 10
Deduct expirations and cancellations .....	2,839,500 00	3,768 55
Net in force December 31, 1895. ....	\$11,602,501 00	\$73,188 55

## PLATE GLASS.

Written or renewed during the year.....	\$4,493,800 00	\$8,502 28
Deduct expirations and cancellations .....	1,516,500 00	564 80
Net in force December 31, 1895 .....	\$2,977,300 00	\$7,937 48

## AUTOMATIC SPRINKLER.

Written or renewed during the year.....	\$1,094,500 00	\$6,944 20
Deduct expirations and cancellations.....	363,000 00	832 24
Net in force December 31, 1895.....	\$731,500 00	\$6,111 96

## MISCELLANEOUS.

Premiums received from organization of company .....	\$332,302 46
Claims paid from organization of company.....	82,061 56
Claims incurred during the year.....	121,727 86
Company's stock owned by directors. ....	102,400 00

## BUSINESS IN MAINE.

	<i>Risks Written.</i>	<i>Premiums Received.</i>	<i>Losses Paid.</i>	<i>Losses Incurred.</i>
Accident.....	\$566,750 00	\$1,027 00	\$154 99	\$216 99

---

---

## **MAINE ASSESSMENT INSURANCE COMPANIES.**

---

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING  
THEIR CONDITION DECEMBER 31, 1895.**

---

---



## GARFIELD MUTUAL LIFE INSURANCE COMPANY,

LEWISTON, ME.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

REGIS PROVOST, *President.*ALPHONSE AUGER, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year . . . \$2,001 96

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$914 14	
Annual dues as per contract, without any deduction .....	887 94	
Assessments, mortuary .....	1,210 81	
<b>Total paid by members .....</b>	<b>\$2,992 89</b>	
Interest .....	78 75	
Cash received from all other sources.....	235 00	
<b>Total income .....</b>	<b>3,306 64</b>	
<b>Total net resources.....</b>	<b>\$5,308 60</b>	
(Assessments paid in advance, \$63.15.)		

## DISBURSEMENTS.

Losses and claims .....	\$556 00	
Advance payments returned to rejected applicants.....	3 47	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	787 99	
Commissions paid or allowed for collecting assessments, Salaries of managers and agents not paid by commissions, Medical examiners' fees, whether paid direct by members or otherwise.....	45 17	
Rent, \$162.00; taxes, \$.95; advertising and printing, \$129.69..	819 12	
All other items, viz.: traveling, \$87.79; postage stamps, \$25.22; postal cards, \$3.81; signs, \$2.00; rubber stamps, \$1.50; books and stationery, \$4.65; legal expenses, \$23.30; license fees, \$20.00; general expenses, \$2.50; examination by insurance commissioner, \$20.00 .....	102 50	
	292 64	
<b>Total disbursements .....</b>	<b>2,747 66</b>	
<b>Balance.....</b>	<b>\$2,560 94</b>	
(Total expenses, \$2,188.19.)		

*Invested as follows:*

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$1,300 00	
Agent's ledger balances.....	20 37	
Deposited in State treasury on emergency or reserve fund account .....	433 68	
All other deposits, viz.: Manufacturers' Bank, mortuary account .....	827 26	
<b>Total net or invested assets .....</b>	<b>\$2,581 31</b>	
<b>Deduct agents' balances, unsecured .....</b>	<b>20 37</b>	
<b>Total net or invested assets, less depreciation .....</b>	<b>\$2,560 94</b>	

## LIABILITIES.

Borrowed money (advanced by directors).....	\$2,727 20
Advance assessments .....	63 15
Total actual liabilities .....	\$2,790 35

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due .....	\$187 00
due and unpaid.....	52 60
Total due from members.....	\$239 60
Deduct estimated cost of collection.....	35 94
Net amount due from members.....	\$203 66

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894. ....	421	\$206,208 00
Policies or certificates written during the year.....	703	110,066 00
Total .....	1,124	\$316,274 00
Deduct number and amount which have ceased to be in force,	434	94,217 00
Total policies or certificates in force December 31, 1895...	690	\$222,057 00
Losses and claims on policies or certificates incurred during the year .....	4	\$556 00
Losses and claims on policies or certificates paid during the year .....	4	556 00
Policies or certificates terminated by death during the year,	4	556 00
Policies or certificates terminated by lapse and not taken during the year.....	430	93,661 00

## BUSINESS ALL IN MAINE.

## MAINE BENEFIT LIFE ASSOCIATION,

AUBURN, ME.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

GEORGE C. WING, *President.*NATHAN W. HARRIS, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ....	\$89,053 69
--	-------------

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction ..	\$ 9,212 25
Annual dues as per contract, without any deduction .....	20,548 27
Assessments: mortuary, \$155,338.32; expense, \$5,769.86.....	161,108 28
Total paid by members .....	\$190,568 80
Interest, \$4,438.49; rent, \$93.75 .....	4,532 24
Cash received from all other sources, viz.: miscellaneous receipts, \$252.80; premium on bonds sold, \$97.50; accrued interest, \$317.95 ..	668 35
Total income.....	196,069 39
Total net resources.....	\$285,123 08
(Assessments paid in advance, \$294.58.)	

## DISBURSEMENTS.

Losses and claims .....	\$131,525 00	
Advance payments returned to rejected applicants .....	2 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	3,369 21	
Commissions paid or allowed for collecting assessments ..	3,956 84	
Salaries and expenses of managers and agents not paid by commissions .....	12,000 14	
Salaries of officers, \$5,853.21; other compensation of officers, \$411.00 .....	6,264 21	
Salaries and other compensation of office employees .....	1,855 50	
Medical examiners' fees, whether paid direct by members or otherwise .....	2,677 50	
Rent, \$1,017.80; taxes, \$107.02; advertising and printing, \$1,314.76 .....	2,439 58	
All other items, viz.: Dover Light & Power bonds charged off, \$600.00; money returned, \$1,060.78; interest and premium on bonds purchased, \$2,481.68; postage, \$1,298.76; licenses, \$70.00; expenses, \$1,476.01; securities exchanged and charged off, \$475.00 .....	7,462 21	
Total disbursements .....		171,582 19
Balance .....		\$113,540 89
(Total expenses, \$40,035.19.)		

*Invested as follows:*

## NET OR INVESTED ASSETS.

Par value of bonds and stocks owned absolutely .....	\$112,500 00	
Cash in office .....	582 80	
Cash deposited in Shoe and Leather Bank on emergency or reserve fund account .....	458 09	
Total net or invested assets, as per balance above .....		\$113,540 89

## NON-INVESTED ASSETS.

Interest accrued .....	\$1,236 29	
Rents due .....	62 50	
Market value of bonds and stocks over par .....	3,532 00	
Total non-invested assets .....		4,830 79
Gross assets .....		\$118,371 68

## LIABILITIES.

Borrowed money .....	\$1,500 00	
Advance assessments .....	294 58	
Total actual liabilities .....		1,794 58
Balance, net assets .....		\$116,577 10

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due (balance) ..	\$24,636 99	
not yet called for losses reported ..	27,000 00	
Total due from members .....	\$51,636 99	
Deduct estimated cost of collection ..	1,179 79	
Net amount due from members .....		\$50,457 20

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 13) .....	\$32,000 00	
in process of adjustment (number of claims, 4) ....	8,000 00	
Total contingent mortuary liabilities .....		\$41,000 00

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894.....	6,263	\$12,486,000 00
Policies or certificates written during the year .. . . .	1,975	1,418,500 00
Total .....	8,238	\$13,899,500 00
Deduct number and amount which have ceased to be in force .....	1,787	1,735,500 00
Total policies or certificates in force December 31, 1895,	6,501	\$12,164,000 00
Losses and claims on policies or certificates unpaid December 31, 1894.....	22	\$ 46,000 00
Losses and claims on policies or certificates incurred during the year .....	65	126,000 00
Total .....	87	\$172,000 00
Losses and claims on policies or certificates paid during the year.....	70	\$131,525 00
Losses and claims unpaid December 31, 1895.....	17	41,000 00
Policies or certificates terminated by death during the year .....	65	126,000 00
Policies or certificates terminated by lapse during the year.....	1,672	1,609,500 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	4,786	\$10,172,500 00
Policies or certificates written during the year .....	1,115	763,000 00
Total .....	5,901	\$10,935,500 00
Deduct number and amount which have ceased to be in force .....	928	971,000 00
Total policies or certificates in force December 31, 1895,	4,973	\$9,364,500 00
Losses and claims on policies or certificates unpaid December 31, 1894 .....	17	\$ 38,000 00
Losses and claims on policies or certificates incurred during the year .....	49	110,000 00
Total .....	66	\$148,000 00
Losses and claims on policies or certificates paid during the year .....	51	\$112,000 00
Losses and claims unpaid December 31, 1895.....	15	36,000 00
Policies or certificates terminated by death during the year .....	49	110,000 00
Policies or certificates terminated by lapse during the year .....	879	863,000 00

## WASHINGTON CASUALTY INSURANCE COMPANY,

PORTLAND, ME.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1894.

P. J. LARRABEE, *President.*H. H. THOMAS, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year. ... \$526 64

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$2,173 30	
Assessments: Mortuary, \$3,666.01; expense, \$3,666.02.....	7,332 08	
Total paid by members .....	\$9,505 33	
Advanced by incorporators.....	1,712 72	
Received from W. I. Twombly.....	300 00	
Total income.....		11,518 05
Total net resources.....		\$12,044 69

## DISBURSEMENTS.

Losses and claims .....	\$5,207 31	
Advanced payments returned to rejected applicants .....	5 78	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	1,669 13	
Commissions paid or allowed for collecting assessments..	815 08	
Salaries of managers and agents not paid by commissions, salaries and other compensation of office employees .....	1,225 00	
Rent, \$250.06; advertising and printing \$26 55.....	930 94	
All other items, viz.: Postage and express \$94.21; licenses, \$66.00.....	276 63	
General expenses, including travelling expenses of manager .....	160 21	
Sundry expenses.....	1,028 48	
Total disbursements .....	128 00	
Total disbursements .....		11,446 51
Balance.....		\$598 18
(Total expenses, \$6,233.42.)		

Invested as follows:

## NET OR INVESTED ASSETS.

Cash in office .....	\$36 83	
Cash deposited with State treasurer on emergency or reserve fund account.....	500 36	
Deposited with Cumberland National Bank, Portland, Me.,	60 99	
Total net or invested assets, as per balance above.....		\$598 18

## LIABILITIES.

Borrowed money (advanced by incorporators) .....		\$3,500 69
--	--	------------



## EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894.....	881	\$80,078 00
Policies or certificates written during the year .....	692	63,265 00
<b>Total..</b> .....	<b>1,573</b>	<b>\$143,341 00</b>
Deduct number and amount which have ceased to be in force,	727	67,350 00
<b>Total policies or certificates in force December 31, 1895 ..</b>	<b>846</b>	<b>\$75,991 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894.....	5	\$ 84 85
Losses and claims on policies or certificates incurred during the year .....	159	5,112 46
<b>Total.</b> .....	<b>164</b>	<b>\$5,207 31</b>
Losses and claims on policies or certificates paid during the year. ....	164	\$5,207 31
Policies or certificates terminated by death during the year,	4	400 00
Policies or certificates terminated by lapse during the year,	723	66,950 00

BUSINESS ALL IN MAINE.

---

**ASSESSMENT INSURANCE COMPANIES OF OTHER  
STATES.**

---

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS, SHOWING  
THEIR CONDITION DECEMBER 31, 1895.**

---



## ATLAS ACCIDENT INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

HENRY E. TURNER, *President.*THOMAS M. EVERETT, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$11,325 54

## INCOME.

Gross amount of membership fees, required or represented by applications without deduction ..	\$10,256 00
Assessments: mortuary, \$23,020.17; expense, \$32,294.09 .....	55,314 26
Total paid by members.....	\$65,570 26
Interest .....	200 00
Total income.....	65,770 26
Total net resources.....	\$77,095 80
(Assessments paid in advance, \$191.60.)	

## DISBURSEMENTS.

Losses and claims.....	\$15,845 04
Commissions and fees retained by or paid or allowed to agents on account of fees and dues. ....	10,256 00
Commissions paid or allowed for collecting assessments..	10,218 08
Salaries of managers and agents not paid by commissions	2,303 05
Salaries of officers.....	4,900 00
Salaries and other compensation of office employees .....	3,161 65
Medical examiner's fees, whether paid direct by members or otherwise.....	1,874 97
Rent, \$1,214.71; taxes, \$225.12; advertising and printing, \$2,349.99 .....	3,789 82
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	12 90
All other items, viz: legal expenses, \$1,121.43; travelling and sundries, \$2,307.12; postage, \$1,252.70; office furniture, \$18.25; adjusting claims, \$1,585.48 .....	6,284 98
Advance assessments applied .....	3,075 20
Total disbursements.....	61,721 69
Balance .....	\$13,374 11
(Total expenses, \$42,801.45.)	

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cost value of stocks and bonds owned absolutely, and deposited with State treasurer on reserve fund account.	\$6,149 17
Cash in office .....	1,342 71
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: State treasury, \$100.00; Howard National Bank, Boston, \$1,000.00; Market National Bank, Boston, \$1,000.00 .....	2,100 00
All other deposits, viz: Howard National Bank, \$1,408.90; Market National Bank, \$4,373.33.....	5,782 23
Total net or invested assets, as per balance above .....	\$15,374 11

## NON-INVESTED ASSETS.

*Office furniture.....	\$745 56
Market value of bonds and stocks over cost.....	150 00
Total non-invested assets.....	895 56
Gross assets.....	\$16,269 67

## LIABILITIES.

Advance assessments.....	191 60
Balance, net assets.....	\$16,078 07

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due .....	\$10,278 00
not yet called for losses unadjusted .....	\$1,128 00
not yet called for losses resisted .....	3,850 00
not yet called for losses reported .....	527 00
Net amount due from members.. .....	\$15,783 00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 4) ....	\$1,128 00
Losses reported (number of claims, 12) . . . . .	527 00
Losses resisted (number of claims, 4) .....	3,850 00
Total contingent mortuary liabilities .....	\$5,505 00

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894.....	3,368	\$15,160,000 00
Policies or certificates written during the year. ....	3,052	13,442,750 00
Total .....	6,420	\$28,602,750 00
Deduct number and amount which have ceased to be in force .....	2,497	10,296,625 00
Total policies or certificates in force December 31, 1895,	3,923	\$18,306,125 00
Losses and claims on policies or certificates incurred during the year.....	379	15,845 04
Losses and claims on policies or certificates paid during the year .....	379	15,845 04
Policies or certificates terminated by lapse during the year .....	2,497	10,296,625 00

## BUSINESS IN MAINE.

	Number.	Amount.
Policies or certificates in force December 31, 1894.....	214	\$ 879,750 00
Policies or certificates written during the year.....	423	1,654,500 00
Total .....	637	\$2,527,250 00
Deduct number and amount which have ceased to be in force .....	345	1,267,500 00
Total policies or certificates in force December 31, 1895,	292	\$1,259,750 00
Losses and claims on policies or certificates incurred during the year. ....	56	1,984 06
Losses and claims on policies or certificates paid during the year.....	56	1,984 06
Policies or certificates terminated by lapse during the year .....	345	1,267,500 00

\*Not admitted.

## BAY STATE BENEFICIARY ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

GEORGE E. CURTIS, *Vice President.*F. E. LITCHFIELD, *Secretary.*

## BALANCE SHEET.

Amount of net or admitted assets December 31st of previous year.... \$263,673 13

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 479 86
Annual dues as per contract, without any deduction.....	115,471 01
Assessments: Mortuary, \$653,008.25; expense, \$2,533.36....	637,541 61
Total paid by members.....	\$773,492 48
Interest.....	7,333 03
Cash received from all other sources, viz: Sundries.....	1,076 24
Total income.....	781,901 75
Total net resources.....	\$1,045,573 88

## DISBURSEMENTS.

Losses and claims.....	\$742,737 27
Advance payments returned to rejected applicants.....	681 73
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	22,357 39
Commissions paid or allowed for collecting assessments..	2,055 13
Salaries and other compensation of officers.....	8,793 05
Salaries and other compensation of office employes .....	8,593 78
Medical examiners' fees, whether paid direct by members or otherwise.....	7,411 27
Rent, \$3,150.66; taxes, \$2,842.29; advertising and printing, \$9,732.29.....	15,725 24
All other items, viz: Agency expenses, \$13,757.22; postage, \$8,925.23; legal expenses, \$4,160.86; traveling expenses, \$7,895.54; sundries, \$7,830.36.....	42,589 21
Total disbursements.....	\$850,944 11
Balance.....	\$194,629 77

Invested as follows:

## NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$ 3,700 00
Cost value of bonds and stocks owned absolutely.....	148,500 00
*Agent's ledger balances.....	6,436 04
Cash in office.....	1,133 08
Cash deposited in State treasury or banks on emergency or reserve fund account, viz: Boston National Bank, \$2,702.56; Springfield Safe Deposit Company, \$663.88; state treasury of Massachusetts, \$6,335.00.....	10,001 44
All other deposits, viz: Puritan Trust Company, \$4,446.26; Boston National, \$20,392.95.....	24,839 21
Total net or invested assets, as per balance above.....	\$194,629 77

\* Not admitted.

## NON-INVESTED ASSETS.

Interest accrued .....	\$1,673 16
*Securities held by the Maine State Treasury on account of Provident Aid Society (awaiting adjustment).....	8,000 00
Market value of real estate over cost and incumbrances, .....	
Total non-invested assets. ....	9,673 16
Gross assets.....	\$204,302 98

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, not yet called for losses, reported . . . . .	\$275,000 00
---	--------------

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 42) . . . . .	\$109,271 74
Losses in process of adjustment (number of claims, 32)...	95,850 00
Losses reported (number of claims, 31).....	52,000 00
Losses resisted (number of claims, 6) .....	12,325 00
Total contingent mortuary liabilities... ..	\$369,446 74

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894.....	17,012	\$46,111,175 00
Policies or certificates written during the year.....	6,038	10,525,200 00
Total .....	23,050	\$56,636,375 00
Deduct number and amount which have ceased to be in force.....	4,219	9,508,750 00
Total policies or certificates in force December 31, 1895,	18,831	\$47,127,625 00
Losses and claims on policies or certificates unpaid December 31, 1894... ..	105	274,415 00
Losses and claims on policies or certificates incurred by death during the year .....	280	760,818 00
Losses and claims on policies or certificates incurred by disability .. ..	22	22,750 00
Losses and claims on policies or certificates incurred by indemnity .....	3	50 72
Total .....	420	\$1,058,033 72
Losses and claims on policies or certificates paid during the year.....	319	742,737 27
Abatement by compromise and disability settlements ...	-	45,849 71
Total .....	319	\$788,586 98
Policies or certificates terminated by death during the year ...	280	760,818 00
Policies or certificates terminated by disability.....	22	45,500 00
Policies or certificates terminated by lapse during the year .....	3,807	8,702,482 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	163	\$ 294,500 00
Policies or certificates written during the year.....	1,883	3,713,800 00
Total .....	2,051	\$4,008,300 00
Deduct number and amount which have ceased to be in force....	277	695,200 00
Total policies or certificates in force December 31, 1895,	1,774	\$3,313,100 00
Losses and claims on policies or certificates unpaid December 31, 1894....	6	11,000 00
Losses and claims on policies or certificates incurred by death during the year .....	11	40,175 86
Total .....	17	\$51,175 86

\*Not admitted by Maine Insurance Department.

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates paid during the year.....	11	28,675 86
Abatement by compromise and disability settlements....	-	1,500 00
Total.....	11	\$30,175 86
Policies or certificates terminated by death during the year .....	11	40,175 86
Policies or certificates terminated by lapse during the year .....	266	655,024 14

## COVENANT MUTUAL LIFE ASSOCIATION,

GALESBURG, ILL.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

A. W. BERGGREN, *President.*W. H. SMOLLINGER, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets, December 31 of previous year..... \$643,949 09

## INCOME.

Assessments: Mortuary, \$1,239,877.58; expense, \$363,619.43; advance deposits, \$33,882.89; reserve fund, \$2,010.81...	\$1,646,390 71
Interest .....	17,101 36
Total income.....	\$1,663,492 07
Total net resources.....	\$2,307,441 16
(Assessments paid in advance, \$49,624.14.)	

## DISBURSEMENTS.

Losses and claims .....	\$1,145,321 44
Advance deposits, \$9,624.14; surrendered certificates, \$387.88 .....	50,512 02
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	189,904 37
Salaries of managers and agents not paid by commissions	13,889 25
Salaries of officers.....	23,100 00
Salaries and other compensation of office employees....	31,945 34
Medical examiners' fees, whether paid direct by members or otherwise, \$34,345.85; rent, \$13,285.47; taxes, 5,779.51; advertising and printing, \$13,271.44.....	32,396 42
All other items, viz: Contingent expenses, \$3,029.10; postage, express and exchange \$12,209.33; travelling expenses \$8,459.41; director's and auditor's expenses, \$4,408.50; legal expenses, \$6,424.28; furniture and fixtures, \$1,125.68; type and printing material, \$926.08; sundry expenses, \$1,474.75 .....	38,147 08
Total disbursements.....	\$5,559,481 77
Balance.....	\$747,959 39

(Advance assessments applied, included above, \$49,624.14.)

(Total expenses, \$363,648.31.)



## Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$545,260 43
*Agent's ledger balances.....	74,681 87
Cash in office.....	13,879 20
Cash deposited in Galesburg National Bank, \$4,530.94; bank of Galesburg, \$12,000; the Molson's bank, Toronto, Canada, \$7,588.45.....	114,129 39
Total net or invested assets, as per balance above...	\$747,950 39
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured .....	51,044 62
Total net or invested assets, less depreciation .....	\$696,914 77

## NON-INVESTED ASSETS.

Interest due and accrued on stocks and bonds.....	\$5,218 50
*Postage stamps, \$775.22; furniture and fixtures, \$8,799.47; books, blanks and stationery, \$7.50.....	10,324 69
Mailing machinery, type, galleys, etc., \$6,628.25; medical law and insurance books, \$2,916.38 .....	9,542 63
Market value of bonds and stocks over cost.....	2,940 75
Total non-invested assets .....	28,326 57
Gross assets .....	\$725,241 34

## LIABILITIES.

Advance assessment.....	9,605 73
Balance, net assets.....	\$715,635 61

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$268,479 44
not yet called for losses adjusted and unadjusted..	286,810 00
resisted .....	49,000 00
reported .....	59,000 00
Total due from members.. ..	\$713,389 44

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims 18) .....	\$28,875 00
in process of adjustment (number of claims 130)..	268,083 00
reported (number of claims 44).....	99,000 00
resisted (number of claims 14).....	49,000 00
Total contingent mortuary liabilities.....	\$444,910 00

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894. ....	45,332	\$36,440,373 00
Policies or certificates written during the year.....	12,663	20,019,500 00
Total .....	57,995	\$118,459,873 00
Deduct number and amount which have ceased to be in force .....	13,730	25,649,125 00
Total policies or certificates in force December 31, 1895	44,265	\$92,810,750 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1894 .....	156	\$387,910 00
Losses and claims on policies or certificates incurred dur- ing the year .....	531	1,221,500 00
Total .....	687	\$1,609,410 00
Losses and claims on policies or certificates paid during the year.....	461	\$1,164,500 00
Policies or certificates terminated by death during the year .....	531	1,221,500 00
Policies or certificates terminated by surrender.....	416	762,375 00
Policies or certificates terminated by lapse during the year	12,788	\$2,571,125 00
Policies or certificates reduced in amount.....	-	\$1,094,125 00

\*Not admitted.

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	178	\$357,625 00
Policies or certificates written during the year .....	10	16,000 00
Addition by removals.....	2	5,000 00
<b>Total .....</b>	<b>190</b>	<b>\$378,625 00</b>
Deduct number and amount which have ceased to be in force .....	19	43,500 00
<b>Total policies or certificates in force December 31, 1895</b>	<b>171</b>	<b>\$335,125 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894.....	2	7,500 00
Losses and claims on policies or certificates incurred during the year .....	1	2,500 00
<b>Total .....</b>	<b>3</b>	<b>\$10,000</b>
Losses and claims on policies or certificates paid during the year.....	2	\$7,500 00
Policies or certificates terminated by death during the year .....	1	2,500 00
Policies or certificates terminated by surrender.....	1	5,000 00
Policies or certificates terminated by lapse during the year .....	17	35,000 00
Policies or certificates reduced in amount.....	-	1,000 00

## EQUITABLE ACCIDENT INSURANCE ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

EDWARD A. LOOMIS, *President*.ARTHUR T. HARLOW, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$6,738 62

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$3,800 00
Assessments: Mortuary, \$4,077.00; expense, \$12,408.00. ....	16,485 00
<b>Total paid by members .....</b>	<b>\$20,285 00</b>
Interest .....	254 65
<b>Total income.....</b>	<b>20,539 65</b>
<b>Total net resources. ....</b>	<b>\$27,278 27</b>

## DISBURSEMENTS.

Losses and claims ....	\$5,181 44
Advanced payments returned to rejected applicants.....	35 13
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	3,800 00
Commissions paid or allowed for collecting assessments, Salaries of managers and agents not paid by commissions, Salaries of officers .....	1,786 16
Salaries and other compensation of office employees .....	1,530 00
Medical examiners' fees, whether paid direct by members or otherwise.....	3,299 00
Rent, \$349.96; taxes, \$14.00; advertising and printing, \$891.04, All other items, viz.: office furniture, \$7.00; traveling, \$484.20; insurance, \$3.25; legal expenses, \$476.25; postage, \$291.16; miscellaneous expenses, \$645.89.....	766 00
<b>Total disbursements .....</b>	<b>41 40</b>
<b>Balance .....</b>	<b>1,755 00</b>
<b>(Total expenses, \$14,885.31.)</b>	<b>1,907 75</b>
<b>Total disbursements .....</b>	<b>20,101 88</b>
<b>Balance .....</b>	<b>\$7,176 39</b>

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$5,658 64	
Cash in office.....	175 67	
Cash deposited in International Trust Company.....	1,818 08	
Deposited with State treasurer.....	126 00	
Total net or invested assets, as per balance above.....		\$7,178 39

4

## NON-INVESTED ASSETS.

Interest accrued.....	\$126 00	
* Office furniture.....	260 65	
Market value of bonds and stocks over cost.....	674 36	
Total non-invested assets.....		1,061 01
Gross assets.....		\$8,237 40

## LIABILITIES.

Salaries, rents and office expenses due and accrued.....	\$794 83	
Agents' commissions.....	47 05	
Total actual liabilities.....		841 88
Balance, net assets.....		\$7,395 52

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due ....	\$874 00	
due and unpaid ..	323 00	
not yet called for losses unadjusted. ..	74 00	
not yet called for losses resisted ..	5,150 00	
not yet called for losses reported ...	164 28	
Total due from members .	\$6,685 28	
Deduct estimated cost of collection .....	668 53	
Net amount due from members.....		\$6,016 75

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 4)....	\$ 74 00	
Losses reported (number of claims, 1) .....	164 28	
Losses resisted (number of claims, 2) .....	5,150 00	
Total contingent mortuary liabilities .....		\$5,388 28

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894 ..	1,810	\$7,046,000 00
Policies or certificates written during the year .....	1,083	5,245,501 00
Total .....	2,893	\$12,291,500 00
Deduct number and amount which have ceased to be in force .....	1,066	5,370,000 00
Total policies or certificates in force December 31, 1895,	1,807	\$6,921,500 00
Losses and claims on policies or certificates unpaid December 31, 1894 .....	3	\$365 00
Losses and claims on policies or certificates incurred during the year .....	112	4,916 44
Total .....	115	\$5,181 44
Losses and claims on policies or certificates paid during the year ..	115	\$5,181 44
Policies or certificates terminated by death during the year ..	2	10,000 00
Policies or certificates terminated by lapse during the year ..	1,064	53,600 00

\* Not admitted.

BUSINESS IN MAINE.		Number.	Amount.
Policies or certificates in force December 31, 1894 .....		22	\$ 6,600 00
Policies or certificates written during the year.....		148	730,000 00
Total .....		170	\$796,000 00
Deduct number and amount which have ceased to be in force .....		81	408,750 00
Total policies or certificates in force December 31, 1895,		89	\$387,250 00
Losses and claims on policies or certificates incurred during the year ....		10	\$179 90
Losses and claims on policies or certificates paid during the year.....		10	179 90
Policies or certificates terminated by lapse during the year		81	408,750 00

## FIDELITY MUTUAL LIFE ASSOCIATION,

PHILADELPHIA, PA.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*W. S. CAMPBELL, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year... \$1,027,536 40

## INCOME.

*Gross amount of membership fees required or represented by applications, without deduction.....	\$253,352 31
Annual dues as per contract, without any deduction including contingent expense dues .....	311,262 36
Assessments: Mortuary, \$730,078.48; expense, \$8,830.92....	739,009 41
Medical examiners' fees, paid by applicant .....	3,808 00
Total paid by members .....	\$1,307,432 08
Interest, \$45,537.29; rent, \$3,145.56.....	48,682 85
Cash received from all other sources, viz.: Fees for changing policies.....	311 70
Total income.....	1,356,426 63
Total net resources.....	\$2,383,963 08

## DISBURSEMENTS.

Losses and claims .....	\$434,328 62
Advance payments returned to rejected applicants and expenses incident thereto .....	67,987 97
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	316,361 28
Commissions paid or allowed for collecting assessments..	8,930 92
Salaries of managers and agents not paid by commissions,	17,115 20
Salaries and other compensation of officers. ....	26,296 83
Salaries and other compensation of office employees.....	64,208 10
Medical examiners' fees, whether paid direct by members or otherwise.....	37,190 51
Rent, \$16,239.51; taxes, \$799.00; advertising and printing, \$38,652.55.....	55,691 06
All other items, viz.: State licenses, legal expenses, furniture, fixtures, janitor, fuel, expressage, telegrams, travelling expenses, postage, etc .....	37,996 38
Total disbursements.....	1,066,066 89
Balance.....	\$1,317,896 14
(Total expenses, \$563,750.30.)	

\*Includes first year's expense payment on all new policies.

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .....	\$670,305 83	
Loans on mortgages (first lien) on real estate .....	238,318 13	
Loans secured by pledge of bonds, stocks or other marketable collateral .....	25,698 63	
Interest bearing notes, secured by liens on policies .....	29,531 83	
Cost value of bonds and stocks owned absolutely .....	41,101 14	
Agent's ledger balances, (secured) .....	247,374 43	
Cash in office .....	478 84	
Cash deposited in banks on emergency fund account, viz.: Union Trust Company, \$31,177.07; Seventh National Bank, \$31,873.74; Third National Bank, \$12,031.90 .....	65,087 71	
<b>Total net or invested assets, as per balance above .....</b>		<b>\$1,317,896 1</b>

## NON-INVESTED ASSETS

Interest due, \$1,029.75; accrued, \$3,813.92 .....	\$ 4,843 67	
Market value of real estate over cost and incumbrances .....	30,614 09	
<b>Total non-invested assets .....</b>		<b>44,457 76</b>
<b>Gross assets .....</b>		<b>\$1,362,353 90</b>

## LIABILITIES.

Salaries, rents and office expenses due and accrued ..	\$ 55 67	
Advance assessments and bonus, or dividend obligations, ..	120,019 25	
<b>Total actual liabilities .....</b>		<b>120,074 92</b>
<b>Balance, net assets .....</b>		<b>\$1,242,278 98</b>

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, specified in policies from which losses of current year will be paid .....	\$1,622,265 00
--	----------------

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 9) ..	\$22,800 00	
Losses in process of adjustment, (number of claims, 1) ..	1,000 00	
Losses reported, (number of claims, 33) ..	84,000 00	
Losses resisted, (number of claims, 3) ..	15,000 00	
<b>Total contingent mortuary liabilities .....</b>		<b>\$122,800 00</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894 .....	22,744	\$53,132,900 00
Policies or certificates written during the year .....	8,086	19,571,909 00
<b>Total .....</b>	<b>30,830</b>	<b>\$72,704,819 00</b>
Deduct number and amount which have ceased to be in force .....	5,419	13,341,476 C0
<b>Total policies or certificates in force December 31, 1895,</b>	<b>25,339</b>	<b>\$59,363,343 00</b>
*Losses and claims on policies or certificates unpaid December 31, 1894 .....	46	\$117,500 00
Losses and claims on policies or certificates incurred during the year .....	201	462,774 32
<b>Total .....</b>	<b>247</b>	<b>\$580,274 32</b>

\*Ten of these claims settled at a saving of \$23,145.17.

GUARANTY FUND LIFE ASSOCIATION.

185

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates paid during the year.....	201	\$434,328 63
Policies or certificates terminated by death during the year.....	201	463,774 32
Policies or certificates terminated by lapse during the year.....	5,280	12,878,701 68

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	135	\$322,500 00
Policies or certificates written during the year....	25	39,000 00
<b>Total</b> .....	<b>160</b>	<b>\$361,500 00</b>
Deduct number and amount which have ceased to be in force .....	18	29,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>142</b>	<b>\$332,500 00</b>
<b>Policies or certificates terminated by lapse during the year</b> .....	<b>18</b>	<b>\$29,000 00</b>

GUARANTY FUND LIFE ASSOCIATION,

COUNCIL BLUFFS, IOWA.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1890.

FRED H. BROWN, *President.*

JOHN E. RICHARDSON, *Secretary.*

BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$24,743 84

INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$6,118 00
Annual dues as per contract, without any deduction .....	2,148 02
Assessments: Mortuary, \$22,155.44; expense, \$5,850.08.....	28,005 52
Advanced by officers.....	3,334 58
<b>Total paid by members</b> .....	<b>\$39,606 12</b>
Interest .....	769 66
Advances to agents repaid .....	125 20
Cash received from all other sources, viz.: Guaranty fund, \$2,470.20; general fund, \$463.93; Chicago office, \$13.45; Fidelity Protective Union, \$6,526.37; furniture and fixtures, \$250.....	9,723 95
<b>Total income</b> .....	<b>50,224 93</b>
<b>Total net resources</b> .....	<b>\$74,968 77</b>
(Assessments paid in advance, \$543.61.)	

## DISBURSEMENTS.

Losses and claims .....	\$19,300 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	7,482 71	
Commissions paid or allowed for collecting assessments..	464 45	
Salaries of managers and agents not paid by commissions,	1,850 00	
Salaries of officers .....	2,700 00	
Salaries and other compensation of office employees. ....	480 00	
Medical examiners' fees, whether paid direct by members or otherwise .....	697 00	
Advertising and printing .....	253 55	
Advanced to officers and agents, to be repaid out of future salaries or commissions .....	100 00	
All other items, viz.: Guaranty fund, \$2,700.00; postage, \$365.06; general fund, \$670.31; expense, \$1,090.23; bills payable, \$3,250.00; furniture and fixtures, \$544.95 .....	8,610 55	
Total disbursements .....		42,018 26
Balance .....		\$32,950 51
(Advance assessments applied, included above, \$357.41.)		

*Invested as follows:*

## NET OR INVESTED ASSETS.

* Guaranty Fund notes .....	\$ 7,538 50	
Loans on mortgages (first lien) on real estate .....	19,095 73	
* Agents' ledger balances.....	1,080 33	
Cash deposited in State Treasury on emergency or reserve fund account, viz.: State of Missouri.....	1,000 00	
All other deposits, viz.: Citizens' State Bank, Council Bluffs, Iowa .....	4,235 95	
Total net or invested assets, as per balance above.....	\$32,950 51	
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	2,902 00	
Total net or invested assets, less depreciation.....		\$30,148 51

## NON-INVESTED ASSETS.

Interest due, \$500.00; accrued, \$250.00 .....	750 00	
Gross assets .....		\$30,898 51

## LIABILITIES.

Losses adjusted, due and unpaid. ....	\$3,700 00	
Advance assessments . ....	32 56	
Total actual liabilities .....		3,732 56
Balance, net assets.....		\$27,165 95

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$5,326 87	
Deduct estimated cost of collection.....	75 00	
Net amount due from members.....		\$5,251 87

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 9) ...	\$9,000 00	
Losses reported (number of claims, 4) .....	4,000 00	
Total contingent mortuary liabilities .....		\$13,000 00

\* Not admitted.

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	2,704	\$2,704,000 00
Policies or certificates written during the year.....	571	871,000 00
Total .....	3,575	\$3,575,000 00
Deduct number and amount which have ceased to be in force .....	1,896	1,896,000 00
Total policies or certificates in force December 31, 1895	2,179	\$3,179,000 00
Losses and claims on policies or certificates unpaid December 31, 1894 .....	2	\$2,000 00
Losses and claims on policies or certificates incurred during the year .....	34	34,000 00
Total .....	36	\$36,000 00
Losses and claims on policies or certificates paid during the year.....	19	\$19,000 00
Policies or certificates terminated by death during the year .....	34	34,000 00
Policies or certificates terminated by lapse during the year	1,362	1,362,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	43	\$43,000 00
Policies or certificates written during the year.....	7	7,000 00
Total .....	50	\$50,000 00
Deduct number and amount which have ceased to be in force .....	6	6,000 00
Total policies or certificates in force December 31, 1895	44	\$44,000 00

HARTFORD LIFE AND ANNUITY INSURANCE  
COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

R. B. PARKER, *President.*STEPHEN BALL, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,473,061 26

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$ 80,415 00
Annual dues as per contract, without any deduction.....	259,184 77
Assessments: Mortuary, \$1,342,707.22; expense, \$27,933.26; emergency or safety fund, \$55,148.50 .....	1,423,788 98
Medical examiners' fees: paid by applicant, \$23,137.44; advance payments, \$7,953.90 .....	31,091 34
Total paid by members.....	\$1,794,480 09
Interest .....	57,455 84
Total income.....	1,851,935 93
Total net resources .....	\$3,324,997 19
(Assessments paid in advance, \$7,953.90.)	



## DISBURSEMENTS.

Losses and claims .....	\$1,270,773 79
Advance payments applied, \$7,780.90; membership dividends applied, \$104,047.08 .....	111,827 98
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	162,918 21
Salaries of managers and agents not paid by commissions .....	6,583 05
Salaries of officers .....	90,500 00
Salaries and other compensation of office employees .....	51,100 69
Medical examiner's fees, whether paid direct by members or otherwise .....	28,455 84
Rent, \$6,822.50; taxes, \$14,736.73; advertising and printing, \$9,662.98 .....	31,222 16
All other items, viz: Travelling expenses, \$4,987.45; law expenses, \$6,064.89; postage, \$10,583.78; miscellaneous office expenses, \$6,447.30; dividends to stockholders, \$20,000 .....	48,058 42
<b>Total disbursements .....</b>	<b>1,719,415 14</b>
<b>Balance).....</b>	<b>\$1,605,582 05</b>
(Advance assessments applied, included above, \$7,780.90.)	
(Total expenses, \$336,813.37.)	

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incomes .....	\$20,482 08
Loans on mortgages (first lien) on real estate .....	17,300 00
Cost value of bonds and stocks owned absolutely .....	169,443 91
Cash in office .....	3,564 02
Cash deposited in the Security Company of Hartford, Conn., on emergency or reserve fund account .....	1,183,471 06
All other deposits, viz: Farmers' and Mechanics', \$54,944.85; First National, \$140,493.53; United States Bank, \$11,482.60; Nebraska National, Omaha, Neb., \$4,400 .....	211,830 96
<b>Total net or invested assets, as per balance above .....</b>	<b>\$1,605,582 05</b>
Deduct depreciation of assets to bring same to market value .....	23,243 33
<b>Total net or invested assets, less depreciation .....</b>	<b>\$1,582,338 72</b>

## NON-INVESTED ASSETS.

Interest accrued .....	1,043 28
<b>Gross assets .....</b>	<b>\$1,583,382 00</b>

## LIABILITIES.

Losses adjusted, due and unpaid .....	\$ 250 00
Taxes due and accrued .....	8,552 41
Advance assessments .....	3,427 15
All other, viz: Mortality fund and reserve .....	82,692 78
Accumulated safety reserve or emergency fund on deposit .....	1,183,471 06
<b>Total actual liabilities .....</b>	<b>1,268,393 40</b>
<b>Balance, net assets .....</b>	<b>\$294,988 60</b>

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, due and unpaid .....	\$240,000 00
not yet called for losses .....	82,000 00
resisted .....	12,000 00
<b>Total due from members .....</b>	<b>\$324,000 00</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 88) .....	\$240,000 00
reported (number of claims, 27) . . . . .	82,000 00
resisted (number of claims, 3) .....	12,000 00
<b>Total contingent mortuary liabilities .....</b>	<b>\$334,000 00</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	40,749	\$87,336,500 00
Policies or certificates written during the year . . . . .	6,899	11,550,400 00
<b>Total .....</b>	<b>47,748</b>	<b>\$98,886,900 00</b>
Deduct number and amount which have ceased to be in force .....	5,110	9,400,200 00
<b>Total policies or certificates in force December 31, 1895..</b>	<b>42,638</b>	<b>\$89,486,700 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894 .....	114	258,500 00
Losses and claims on policies or certificates incurred during the year .....	516	1,367,000 00
<b>Total .....</b>	<b>630</b>	<b>\$1,625,500 00</b>
Losses and claims on policies or certificates paid during the year .....	504	1,270,773 79
Policies or certificates terminated by death during the year, .....	580	1,367,000 00
Policies or certificates terminated by lapse during the year, .....	4,530	8,033,200 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	124	187,000 00
Policies or certificates written during the year .....	7	7,000 00
<b>Total .....</b>	<b>131</b>	<b>\$194,000 00</b>
Deduct number and amount which have ceased to be in force .....	34	52,500
<b>Total policies or certificates in force December 31, 1895..</b>	<b>97</b>	<b>\$141,500 00</b>
Policies or certificates terminated by lapse during the year, .....	34	52,500 00

## MASSACHUSETTS BENEFIT LIFE ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

GEO. A. LITCHFIELD, *President.*E. S. LITCHFIELD, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$1,160,873 89

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$258,179 43	
Annual dues as per contract, without any deduction....	237,535 79	
Assessments .....	2,206,761 46	
Total paid by members .....	\$2,702,476 68	
Interest .....	28,614 06	
Cash received from all other sources.....	1,708 78	
Total income.....		2,732,839 52
Total net resources.....		\$3,893,713 41

## DISBURSEMENTS.

Losses and claims .....	\$1,703,968 34	
Dividends paid policy holders .....	424,269 14	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	325,310 87	
Commissions paid or allowed for collecting assessments, Salaries of officers .....	3,704 43	
Salaries and other compensation of office employees....	27,775 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	28,112 87	
Rent, \$4,254.84; taxes, \$9,206.79; advertising and printing, \$44,019.32.....	58,814 41	
All other items, viz.: postage, \$10,467.62; agency expenses, \$25,774.21; travelling expenses, \$10,082.76; legal expenses, \$30,029.18; sundries, \$7,643.57; repayment of loans on approved claims of 1894, \$97,976.20....	57,480 96	
	181,973 54	
Total disbursements .....		2,811,399 64
Balance .....		\$1,082,313 77

Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .....	\$198,430 72
Loans on mortgages (first lien) on real estate.....	221,901 69
Loans secured by pledge of bonds, stocks or other marketable collateral.....	27,653 13
Cost value of bonds and stocks owned absolutely....	\$24,904 50
*Agents' ledger balances.....	78,671 46
Cash in office .....	10,476 11

\* Not admitted.

## Deposited in State treasury or banks on emergency or reserve fund account, viz.:

Lincoln National Bank .....	\$182,458 60
National Granite Bank .....	10,000 00
Puritans' Trust Company .....	10,000 00
Winnisimmet National Bank .....	5,000 00
Spanish bankers acceptances .....	1,820 12
Treasurer of Massachusetts .....	6,817 00
Insurance department of Missouri .....	1,000 00
Puerto Rico government .....	698 77

217,792 49

## All other deposits:

International Trust Company .....	\$1,278 37
Lincoln National Bank .....	1,210 81

2,488 68

Total net or invested assets, as per balance above..... \$1,062,313 77

## NON-INVESTED ASSETS.

Interest due and accrued .....	\$ 4,899 39
Premiums in foreign department and in process of trans- mission .....	37,958 91
Market value of real estate over cost and incumbrances .....	10,319 28
*Machinery and stock in printing department .....	13,860 33
Market value of bonds and stocks over cost .....	16,059 25

Total non-invested assets ..... \$8,097 16

Gross assets..... \$1,165,410 93

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, not yet called for losses unadjusted and resisted..... \$675,000 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 102) ...	\$359,063 13
in process of adjustment (number of claims, 35) ..	82,531 94
reported (number of claims, 30) .....	76,300 00
resisted (number of claims, 7) .....	29,000 00

Total contingent mortuary liabilities ..... \$546,915 07

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894 .....	39,880	\$106,889,455 00
Policies or certificates written during the year .....	19,613	20,121,350 00
Total .....	59,493	\$127,010,805 00
Deduct number and amount which have ceased to be in force .....	7,553	14,442,025 00
Total policies or certificates in force December 31, 1896,	51,940	\$112,568,780 00
Losses and claims on policies or certificates unpaid De- cember 31, 1894 .....	153	\$ 485,909 70
Losses and claims on policies or certificates incurred dur- ing the year .....	670	1,907,300 00
Total .....	823	\$2,398,209 70
Losses and claims on policies or certificates paid during the year .....	649	\$1,846,294 63
Policies or certificates terminated by death during the year .....	596	1,823,575 00
Policies or certificates terminated by lapse during the year .....	6,883	12,451,000 00

\* Not admitted.

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	274	\$415,700 00
Policies or certificates written during the year .....	128	237,000 00
Total .....	402	\$652,700 00
Deduct number and amount which have ceased to be in force .....	42	73,000 00
Total policies or certificates in force December 31, 1895,	360	\$579,700 00
Losses and claims on policies or certificates incurred during the year .....	5	\$12,000 00
Losses and claims on policies or certificates paid during the year .....	5	12,000 00
Policies or certificates terminated by death during the year .....	3	8,000 00
Policies or certificates terminated by lapse during the year .....	37	57,000 00

## MASSACHUSETTS MASONIC LIFE ASSOCIATION,

SPRINGFIELD, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

CHARLES C. SPELLMAN, *President.* WILLIAM W. GOWDY, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$33,451 98

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$ 203 60
Annual dues as per contract, without any deduction ....	7,115 00
Assessments: mortuary, \$85,735.29; expense, \$11,546.50 ...	97,281 79
Total paid by members .....	\$104,900 39
Interest .....	927 67
Total income .....	105,528 06
Total net resources .....	\$108,980 04
(Assessments paid in advance, \$8,565.22.)	

## DISBURSEMENTS.

Losses and claims .....	\$102,000 00
Advance payments returned to rejected applicants .....	27 45
Commissions paid or allowed for collecting assessments, Salaries of managers and agents not paid by commissions ..	7 80
Salaries of officers, \$1,500.00; other compensation of officers, \$300.00 .....	7,447 54
Salaries and other compensation of office employees .....	1,800 00
Medical examiners' fees, whether paid direct by members or otherwise .....	450 00
Rent, \$350.00; advertising and printing, \$64.38 .....	80 00
All other items, viz.: books and stationery, \$184.35; attorney's fees, \$332.90; railway fares of directors, \$72.92; postal expenses, \$414.66; expense of monthly audits, \$176.00; bridge and tower, \$148.50 .....	404 38
Total disbursements .....	1,329 33
Balance ..	113,546 50
(Advance assessments applied, included above, \$7,686.18.)	\$25,453 54
(Total expenses, \$11,546.50.)	

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash deposited in State treasury or banks on emergency or reserve fund account, viz.:		
Springfield Institution for Savings .....	\$14,291 10	
Chicopee National Bank, Springfield .....	8,142 44	
State Treasurer, Boston, Mass .....	3,000 00	
Total net or invested assets, as per balance above .....		\$25,433 54

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	1,880	\$3,844,000 00
Policies or certificates written during the year .....	83	68,000 00
Total .....	1,963	\$3,912,000 00
Deduct number and amount which have ceased to be in force .....	174	348,000 00
Total policies or certificates in force December 31, 1895, .....	1,789	\$3,564,000 00
Losses and claims on policies or certificates unpaid December 31, 1894 .....	9	\$ 18,500 00
Losses and claims on policies or certificates incurred during the year .....	47	108,500 00
Total .....	56	\$127,000 00
Losses and claims on policies or certificates paid during the year .....	48	\$102,000 00
Policies or certificates terminated by death during the year .....	47	108,500 00
Policies or certificates terminated by lapse during the year .....	127	254,500 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates written during the year .....	32	\$28,000 00

## MASSACHUSETTS MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1884.

DANIEL LOVERING, *President.*G. LEONARD MCNEILL, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$18,807 38

## INCOME.

Gross amount of membership fees, required or represented by applications without deduction .....	\$13,934 00	
Renewal fees .....	8,175 50	
Assessments: benefit, \$21,687.86; expense, \$13,664.30; emergency, \$2,812.84; advance payments, \$1,108.45 .....	39,273 45	
Total paid by members.....	\$61,382 95	
Interest .....	543 16	
Total income.....		61,926 11
Total net resources.....		\$80,733 49
(Assessments paid in advance, \$7,860.)		

## DISBURSEMENTS.

Losses and claims.....	\$24,411 68	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues. ....	13,061 85	
Commissions paid or allowed for collecting assessments..	4,178 65	
Salaries of agents not paid by commissions .....	2,566 16	
Salaries of officers.....	4,245 00	
Salaries and other compensation of office employees .....	3,293 17	
Medical examiner's fees, whether paid direct by members or otherwise.....	1,033 48	
Rent, \$1,088.84; taxes, \$579.50; advertising and printing, \$2,625.24 .....	4,293 88	
All other items, viz: postage, \$1,247.55; office and miscellaneous expenses, \$1,133.39; furniture and fixtures, \$457.55; interest, \$147.50; profit and loss (uncollectable agents' account), \$806.98; adjustment of claims, \$904.52; premiums and interest on bonds, \$171.83.....	4,668 32	
Total disbursements.....		61,752 19
Balance .....		\$18,981 30
(Advance assessments applied, included above, \$6,731.55)		
(Total expenses, \$37,340.51.)		

Invested as follows:

## NET OR INVESTED ASSETS.

*Agent's ledger balances....	\$ 374 62	
Cash in office .....	1,083 24	
Cash deposited in State treasury or banks on emergency or reserve fund account, viz: Boston Safe Deposit and Trust Company .....	1,345 54	
Bonds with State treasurer.....	8,500 00	
All other deposits, viz: bonds in Safe Deposit vault ..	4,000 00	
Cash with Boston Safe Deposit and Trust Company.....	3,667 90	
Total net or invested assets, as per balance above .....		\$18,981 30

\*Not admitted.

## NON-INVESTED ASSETS.

*Office furniture and fixtures.....	\$1,691 28
Gross assets.....	\$20,672 58

## LIABILITIES.

Capital stock .....	\$3,000 00
Advance assessments.....	3,181 45
Total actual liabilities.....	\$6,181 45
Balance, net assets.....	\$14,491 13

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due .....	\$2,281 85
not yet called for losses unadjusted.. ..	265 73
not yet called for losses resisted.....	2,000 00
Total due from members .....	\$4,547 58

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 4) ....	\$ 265 73
Losses resisted (number of claims, 1) .....	2,000 00
Total contingent mortuary liabilities .....	\$2,265 73

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894.....	3,384	\$12,411,750 00
Policies or certificates written during the year. ....	2,923	9,196,825 00
Total .....	6,307	\$21,608,575 00
Deduct number and amount which have ceased to be in force .....	2,143	5,530,700 00
Total policies or certificates in force December 31, 1895,	4,164	\$16,077,875 00
Losses and claims on policies or certificates unpaid December 31, 1894 ....	5	696,500 00
Losses and claims on policies or certificates incurred during the year.....	407	2,327,174 00
Total .....	412	2,963,674 00
Losses and claims on policies or certificates paid during the year .....	407	24,411 63
Policies or certificates terminated by lapse during the year .....	2,143	5,530,700 00

## BUSINESS IN MAINE.

	Number.	Amount.
Policies or certificates in force December 31, 1894.....	602	\$1,770,437 00
Policies or certificates written during the year.....	664	1,798,350 00
Total .....	1,266	\$3,568,787 00
Deduct number and amount which have ceased to be in force .....	632	1,396,212 00
Total policies or certificates in force December 31, 1895,	634	\$2,172,575 00
Losses and claims on policies or certificates incurred during the year. ....	107	5,905 83
Losses and claims on policies or certificates paid during the year.....	104	5,682 95
Policies or certificates terminated by lapse during the year .....	632	1,396,212 00

\*Not admitted.



## MERCANTILE MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

CHARLES D. NASH, *President*.HERBERT E. STEVENS, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$14,501 83

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 657 50
Assessments: Mortuary, \$9,927.30; expense, \$7,753.71.....	17,680 91
Total paid by members.....	\$18,338 41
Interest.....	886 00
Advances to agents repaid.....	439 46
Cash received from all other sources, viz: Donations.....	737 50
Sundries.....	94 35
Total income.....	20,425 72
Total net resources.....	\$34,927 55

## DISBURSEMENTS.

Losses and claims.....	\$11,513 09
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	1,067 45
Salaries of officers, \$1,310.18; other compensation of officers, \$225.00.....	1,535 18
Salaries and other compensation of office employees.....	3,421 30
Medical examiners' and legal fees, whether paid direct by members or otherwise.....	2,331 13
Rent, \$911.67; advertising and printing, \$1,062.63.....	1,974 30
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	603 00
All other items, viz: Postage, \$360.70; stationery, \$45.52; incidentals, \$1,453.59.....	1,859 11
Total disbursements.....	24,305 06
Balance.....	\$10,622 49

(Total expenses, \$11,723.92.)

Invested as follows:

## NET OR INVESTED ASSETS.

Cash in office.....	\$734 15
Cash deposited in State treasury on emergency or reserve fund account.....	9,613 83
All other deposits, viz: Union Loan and Trust Company of Boston.....	817 51
Total net or invested assets.....	\$10,965 49

## LIABILITIES.

Members' deposits for future payments.....	43 00
Balance net assets.....	\$10,622 49

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due . . . . .	\$2,000 00	
due and unpaid . . . . .	500 00	
not yet called for losses unadjusted . . . . .	540 00	
not yet called for losses reported . . . . .	11,000 00	
Total due from members . . . . .	\$14,040 00	
Deduct estimated cost of collection . . . . .	1,400 00	
Net amount due from members . . . . .		\$12,640 00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment (number of claims, 4)....	\$ 540 00	
Losses reported (number of claims, 3).....	11,000 00	
Total contingent mortuary liabilities... ..		\$11,540 00

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894.....	1,396	\$4,988,000 00
Policies or certificates written during the year.....	243	988,000 00
Total .....	1,639	\$5,976,000 00
Deduct number and amount which have ceased to be in force.....	160	379,875 00
Total policies or certificates in force December 31, 1895,	1,479	\$5,596,125 00
Losses and claims on policies or certificates unpaid December 31, 1894....	21	\$7,836 16
Losses and claims on policies or certificates incurred during the year . . . . .	82	4,217 58
Total .....	103	\$12,053 69
Losses and claims on policies or certificates paid during the year.....	90	11,513 69
Policies or certificates terminated by death during the year ...	7	32,000 00
Policies or certificates terminated by lapse during the year .....	153	258,250 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	178	\$452,500 00
Policies or certificates written during the year.....	81	93,750 00
Total .....	209	\$546,250 00
Deduct number and amount which have ceased to be in force....	33	62,000 00
Total policies or certificates in force December 31, 1895,	176	\$484,250 00
Losses and claims on policies or certificates unpaid December 31, 1894....	1	\$31 43
Losses and claims on policies or certificates incurred during the year .....	12	1,447 86
Total .....	12	\$1,479 29
Losses and claims on policies or certificates paid during the year .....	11	\$1,404 29
Policies or certificates terminated by lapse during the year .....	33	62,000 00

## MUTUAL RESERVE FUND LIFE ASSOCIATION,

NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1881.

FREDERICK A. BURNHAM, *President*.CHARLES W. CAMP, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$4,246,143.90

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$328,740 92	
Annual and expense dues as per contract, without any deduction .....	788,287 59	
Assessments: Mortuary .....	4,072,439 44	
Medical examiners' fees paid by applicant .....	68,726 00	
Total paid by members .....	\$5,258,198 85	
Interest, \$143,544.01; rent, \$154,084.26 .....	297,628 27	
Cash received from all other sources, viz.: .....		
Fees for alteration in policies, etc. ....	1,140 78	
Special deposits received during 1895 .....	481,063 15	
Applied on assessments, and included in mortuary assessments .....	462,734 59	18,318 56
Total income .....		5,575,281 56
Total net resources .....		\$9,821,425.46

## DISBURSEMENTS.

Losses and claims .....	\$4,084,074 92	
Cash dividends to policyholders .....	9,972 64	
Advance payments returned to rejected applicants .....	1,628 29	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	491,728 70	
Commissions paid for collecting assessments .....	66,973 26	
Salaries of managers and agents not paid by commissions .....	76,968 41	
Salaries of officers .....	142,455 01	
Salaries and other compensation of office employees .....	225,619 40	
Medical examiner's fees, whether paid direct by members or otherwise .....	81,481 84	
Rent, \$244,634.71; taxes, \$35,957.64; advertising and printing, \$140,602.82 .....	421,195 17	
All other items, viz: Investment expenses, \$1,500.00; legal expenses, \$2,465.33; traveling expenses, \$3,573.11; actuarial expenses, \$10,377.00; postage, \$34,461.71; agency expenses, \$22,593.29; general office expenses, \$34,114.18 .....	164,084 62	
Expenses investigating and adjusting \$4,084,074.92 of death claims .....	87,976 96	
Total disbursements .....		5,854,109 21
Balance .....		\$3,967,316 25
(Total expenses, \$1,758,433.36.)		

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .....	\$ 526,657 92
Loans on mortgages (first lien) on real estate .....	1,844,200 00
Cost value of bonds and stocks owned absolutely .....	262,617 83
Agents' ledger balances (secured) .....	314,462 59
*Furniture and fixtures .....	41,640 77
Cash in office .....	632 94
On deposit in collecting banks and with bonded collectors (transferred since Dec. 31, 1895, to New York City bank*) .....	245,741 14
Cash deposits in State treasury or banks on emergency or reserve fund account .....	606,152 07
All other deposits .....	125,210 99
Total net or invested assets, as per balance above .....	\$3,867,316 25

## NON-INVESTED ASSETS.

Interest due, \$4,052.53; accrued, \$16,397.56 ..	\$20,450 09
Rents due, \$3,593.70; accrued, \$3,433.33 .....	7,027 03
Death losses paid in anticipation of February 1, 1896, assessment .....	112,758 67
Market value of real estate over cost and incumbrances ..	8,631 46
Market value of bonds and stocks over cost ..	13,333 23
Total non-invested assets .....	162,200 48
Gross assets .....	\$4,129,516 73

## LIABILITIES.

Advance assessments and dues .....	\$142,594 04
Bonus or dividend obligations .....	314,386 24
Total actual liabilities .....	456,980 28
Balance, net assets .....	\$3,672,526 45

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due .....	\$1,458,914 90
due and unpaid .....	72,680 99
Annual and expense dues in process of collection, or called and not yet due .....	170,838 65
Total due from members .....	\$1,702,434 54
Deduct estimated cost of collection .....	170,243 45
Net amount due from members .....	\$1,532,191 09

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 99) .....	\$337,450 00
in process of adjustment (number of claims, 118) ..	425,939 22
resisted (number of claims, 14) .....	74,760 00
All other contingent liabilities, net value of all policies in force Dec. 31, 1895, computed as renewable term insurance .....	784,059 00
Total contingent mortuary liabilities .....	\$1,622,208 22

\* Not admitted.

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894 .....	96,067	\$293,366,106 00
Policies or certificates written during the year .....	23,526	59,738,790 00
Total.....	119,593	\$353,104,896 00
Deduct number and amount which have ceased to be in force .....	12,715	44,445,525 00
Total policies or certificates in force December 31, 1895..	106,878	\$308,659,371 00
Losses and claims on policies or certificates unpaid December 31, 1894 .....	258	942,030 16
Losses and claims on policies or certificates incurred during the year .....	1,206	3,973,850 00
Total .....	1,464	\$4,915,880 16
Losses and claims on policies or certificates paid during the year.....	1,110	4,064,074 92
Policies or certificates terminated by death during the year,	1,906	3,973,850 00
Policies or certificates not taken during the year .....	4,760	17,336,850 00
Policies or certificates terminated by lapse during the year,	7,759	23,134,823 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	611	\$1,424,500 00
Policies or certificates written during the year 1895.....	86	116,500 00
Total.....	696	\$1,541,000 00
Deduct number and amount which have ceased to be in force .....	179	368,500 00
Total policies or certificates in force December 31, 1895..	517	\$1,182,500 00
Losses and claims on policies or certificates incurred during the year 1895.....	3	\$9,000 00
Losses and claims on policies or certificates paid during the year.....	3	5,850 00
Policies or certificates terminated by death during the year	3	9,000 00
Policies or certificates terminated by lapse during the year,	101	165,000 00
Policies or certificates not taken during the year.....	75	184,500 00

## NEW ENGLAND LIVE STOCK INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

J. A. HARWOOD, *President.*LEONARD TILLINGHAST, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets, December 31 of previous year..... \$4,732 95

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction .....	\$ 7,897 05
Assessments: Mortuary, \$31,170.60; expense, \$9,876.46.....	41,047 06
Medical examiners' fee, paid by applicant.....	145 75
<b>Total income.....</b>	<b>49,089 86</b>
<b>Total net resources.....</b>	<b>\$53,822 81</b>

## DISBURSEMENTS.

Losses and claims .....	\$28,814 29
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	4,118 78
Salaries of managers and agents not paid by commissions	2,500 00
Salaries and other compensation of office employees.....	2,676 80
Medical examiners' fees, whether paid direct by members or otherwise.....	5,362 93
Rent, \$1,071.96; advertising and printing, \$795.08.....	1,867 02
All other items, viz: postage, \$669.73; traveling expenses, \$74.59; furniture and teams, \$41.60; general expenses, \$1,551.26; Maine department expenses, \$49.71; agency expenses, \$738.10 .....	3,124 60
<b>Total disbursements.....</b>	<b>48,364 81</b>
<b>Balance....</b>	<b>\$5,458 00</b>

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash in office.....	\$3,297 80
Cash deposited in Old Colony Trust Co., Boston, \$1,985.98	
Granite National Bank, Augusta, Me., \$16.85; First National Bank, Boston, \$157.37.....	2,160 20
<b>Total net or invested assets, as per balance above.....</b>	<b>\$5,458 00</b>

## NON-INVESTED ASSETS.

*Furniture, team, etc.....	750 00
<b>Gross assets .....</b>	<b>\$6,208 00</b>

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$2,586 90
due and unpaid.....	1,059 67
not yet called for losses unadjusted .....	5,498 51
<b>Total due from members..</b>	<b>\$9,145 17</b>

\*Not admitted.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 36).....	\$4,200 00	
in process of adjustment (number of claims, 8) ..	975 00	
resisted (number of claims, 4)....	800 00	
Total contingent mortuary liabilities.....		\$5,975 00

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894. ....	4,212	\$342,577 00
Policies or certificates written during the year.....	2,503	287,921 50
Total .....	6,715	\$830,498 50
Deduct number and amount which have ceased to be in force .....	3,138	425,508 50
Total policies or certificates in force December 31, 1895	3,577	\$404,990 00
Losses and claims on policies or certificates unpaid December 31, 1894 .....	59	6,588 00
Losses and claims on policies or certificates incurred during the year .....	243	28,851 00
Total .....	302	\$35,449 00
Paid by compromise and fire companies.....	-	2,196 21
Losses and claims on policies or certificates paid during the year.....	260	28,814 29
Policies or certificates terminated by death during the year ..	243	28,851 00
Policies or certificates terminated by lapse during the year	2,896	386,652 50

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	172	\$20,886 00
Policies or certificates written during the year .....	60	6,500 00
Total .....	232	\$27,386 00
Deduct number and amount which have ceased to be in force .....	106	13,911 00
Total policies or certificates in force December 31, 1895	124	\$13,475 00
Losses and claims on policies or certificates incurred during the year .....	7	1,025 00
Paid by compromise and fire companies.....	-	112 50
Losses and claims on policies or certificates paid during the year.....	5	587 50
Policies or certificates terminated by death during the year .....	7	1,025 00
Policies or certificates terminated by lapse during the year	101	12,886 00

## NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

AUGUSTUS P. MARTIN, *President.*BENJ. F. DYER, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$76,804 75

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$11,997 98	
Annual dues as per contract, without any deduction .....	308 75	
Assessments: Mortuary and indemnity, \$72,141.84; expense, \$53,540.45 .....	165,682 29	
Total paid by members .....	\$178,049 02	
Interest .....	2,222 55	
Total income.....		180,271 57
Total net resources.....		\$257,076 32
(Assessments paid in advance, \$400.09.)		

## DISBURSEMENTS.

Losses and claims .....	\$72,344 56	
Payments returned to rejected applicants .....	1,069 09	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	15,275 36	
Commissions and expenses paid or allowed for collecting assessments.....	30,952 31	
Salaries of managers and agents not paid by commissions, Salaries of officers, \$11,199.96; other compensation of officers, \$1,185.00.....	6,803 01	
Salaries and other compensation of office employees.....	12,384 96	
Medical examiners' fees, whether paid direct by members or otherwise, \$4,274.84; other adjustment expenses, \$5,329.99.....	13,359 06	
Rent, \$2,550.00; taxes and fees, \$1,531.26; advertising and printing, \$4,449.60.....	9,604 83	
All other items, viz.: Postage, \$1,752.96; travelling expenses, \$883.73; furniture and movables, \$156.00; general expenses, \$3,103.37; legal fees and expenses, \$2,621.10; paid for re-insurance, \$79.75 .....	8,550 86	
	8,610 91	
Total disbursements.....		178,954 86
Balance.....		\$78,121 37
(Advance assessments applied, included above, \$411.20.)		
(Total expenses, \$105,541.30.)		

*Invested as follows:*

## NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate .....	\$10,300 00
Cost value of bonds and stocks owned absolutely.....	\$4,933 10
*Agents' ledger balances .....	2,045 33
Cash in office .....	473 01
Cash deposited in Howard National Bank, Boston .....	19,315 46

\*Not admitted.



All other deposits, viz.: New England Trust Company, Boston .....	\$5,571 74
National Bank of Commerce, Boston .....	4,582 73
Total net or invested assets, as per balance above .....	\$78,121 37
Deduct depreciation of assets to bring same to market value, and agents' balance unsecured.....	2,945 33
Total net or invested assets, less depreciation.....	\$75,176 04

## NON-INVESTED ASSETS.

*Furniture and movables .....	\$3,648 57
*Agents' balances as above.....	2,945 33
Interest accrued .....	314 69
Market value of bonds and stocks over cost .....	61 90
Total non-invested assets.....	6,970 49
Gross assets.....	\$82,146 53

## LIABILITIES.

Taxes due and accrued, (estimated). . . . .	\$200 00
Advance assessments .....	232 24
All other.....	500 00
Total actual liabilities .....	932 24
Balance, net assets.....	\$81,214 29

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$5,030 00
not yet called for losses unadjusted .....	5,158 18
not yet called for losses resisted .....	29,800 00
not yet called for losses reported .....	719 49
Total due from members .....	\$40,707 67

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 1)....	\$2,000 00
Losses in process of adjustment, (number of claims, 45)...	5,158 18
Losses reported, (number of claims, 26) .....	719 49
Losses resisted, (number of claims, 10).....	29,800 00
Total contingent mortuary liabilities .....	\$37,677 67

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894 .....	11,927	\$65,444,350 00
Policies or certificates written during the year .....	5,761	27,119,050 00
Total .....	17,688	\$92,563,400 00
Deduct number and amount which have ceased to be in force .....	6,867	30,517,550 00
Total policies or certificates in force December 31, 1895, Losses and claims on policies or certificates unpaid December 31, 1894 .....	11,021	\$62,045,850 00
Less amount settled by compromise .....	5	\$17,640 00
Net amount.....	5	8,544 17
Losses and claims on policies or certificates incurred dur- ing the year .....	1,014	\$9,095 83
Total .....	1,019	\$6,048 73
Losses and claims on policies or certificates paid during the year.....	1,008	\$104,144 56
Policies or certificates terminated by death during the year .....	9	\$72,344 56
Policies or certificates terminated by lapse during the year .....	6,638	3,500 00
		304,828 50

\*Not admitted.

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	433	\$1,968,000 00
Policies or certificates written during the year.....	186	718,850 00
<b>Total .....</b>	<b>609</b>	<b>\$2,716,850 00</b>
Deduct number and amount which have ceased to be in force .....	136	458,750 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>473</b>	<b>\$2,257,100 00</b>
Losses and claims on policies or certificates incurred during the year .....	41	\$3,083 63
Losses and claims on policies or certificates paid during the year.....	41	3,083 63
Policies or certificates terminated by death during the year .....	1	1,000 00
Policies or certificates terminated by lapse during the year .....	135	458,750 00

## NORTHWESTERN MASONIC AID ASSOCIATION,

CHICAGO, ILL.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

DANIEL J. AVERY, *President.*CHARLES A. CAPWELL, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$762,490 00

## INCOME.

Assessments: Mortuary, \$1,733,017.85; expense, \$441,483.29,	\$2,194,511 14
Interest .....	18,780 66
Cash received from all other sources, viz.: Re-instatement account, \$3,590.96; delinquent charges, \$4,210.19; reserve and guaranty fund, \$49,159.76; first year premium, \$263,067.33; advance insurance fund, \$21,562.36; suspense, \$396.01.....	336,848 81
<b>Total income.....</b>	<b>2,550,190 61</b>
<b>Total net resources.....</b>	<b>\$3,312,540 70</b>

## DISBURSEMENTS.

Losses and claims .....	\$1,945,000 00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	186,624 28
Commissions paid or allowed for collecting assessments,	14,887 23
Salaries of managers and agents not paid by commissions	29,698 13
Salaries of officers .....	45,292 50
Board of trustees' expense account....	3,000 00
Salaries and other compensation of office employees.....	81,315 81
Advance assessments .....	4,210 69
Medical examiners' fees, whether paid direct by members or otherwise.....	26,373 68

Rent, \$17,905.84; taxes, advertising, stationery and printing, \$11,896.09.....	\$29,771 93	
Filing state reports and taxes.....	5,355 12	
All other items, viz.: traveling expenses, \$16,688.23; postage, \$11,179.11; furniture, \$1,618.26; refitting office, \$665.78; incidental and miscellaneous expenses, \$9,074.45; legislative committee, \$598.00; surrendered policies, \$17,911.43; legal expenses, \$2,664.13; bonds redeemed, \$1,561.90; sundry accounts outstanding, \$138.10....	61,993 39	
Total disbursements.....		2,442,518 76
Balance.....		\$870,021 94

*Invested as follows:*

## NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$ 79,900 00	
Cost value of bonds and stocks owned absolutely....	395,661 79	
*Agents' ledger balances.....	65,487 63	
Cash in office.....	100 00	
Cash deposited in banks to credit of A. Grannis, treasurer	328,872 52	
Total net or invested assets, as per balance above....	\$870,021 94	
Deduct depreciation of assets to bring same to market value.....	844 29	
Total net or invested assets, less depreciation.....		\$869,177 65

## NON-INVESTED ASSETS.

Interest accrued.....	\$3,271 39	
Gross assets.....		\$872,449 04

## LIABILITIES.

Losses adjusted due and unpaid.....	\$14,000 00	
Advance assessments.....	18,418 44	
Advance insurance fund.....	19,762 75	
All other, viz.: Suspense, \$481.23; sundry accounts, \$2,639.71.....	3,120 94	
Total actual liabilities.....		55,302 13
Balance, net assets.....		\$817,146 91

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, due and unpaid.....	\$45,000 00	
not yet called for losses unadjusted.....	16,000 00	
not yet called for losses resisted.....	28,000 00	
not yet called for losses reported.....	204,000 00	
not yet called for losses adjusted—not due.....	214,000 00	
Total due from members.....		\$507,000 00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 69)....	\$214,000 00	
in process of adjustment (number of claims, 4)...	16,000 00	
reported (number of claims, 68).....	204,000 00	
resisted (number of claims, 10).....	28,000 00	
Total contingent mortuary liabilities.....		\$462,000 00

\* Not admitted.

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	48,081	\$141,154,500 00
Policies or certificates written during the year ... ..	7,580	15,169,000 00
<b>Total</b> .....	<b>55,661</b>	<b>\$156,323,500 00</b>
Deduct number and amount which have ceased to be in force .....	10,665	26,889,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>44,996</b>	<b>\$129,434,500 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894 .....	129	\$436,200 00
Losses and claims on policies or certificates incurred during the year .....	627	1,983,000 00
<b>Total</b> .....	<b>756</b>	<b>\$2,429,200 00</b>
Losses and claims on policies or certificates paid during the year .....	597	\$1,945,000 00
Settled by compromise or by court decision in favor of association or expired by limitation .....	3	8,200 00
Policies or certificates terminated by death during the year .....	627	1,983,000 00
Policies or certificates not taken .....	746	1,436,000 00
Policies or certificates terminated by lapse during the year .....	9,292	23,460,000 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	133	\$340,500 00
Policies or certificates written during the year ... ..	24	41,500 00
<b>Total</b> .....	<b>159</b>	<b>\$382,000 00</b>
Deduct number and amount which have ceased to be in force .....	44	126,500 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>115</b>	<b>\$255,500 00</b>
Losses and claims on policies or certificates incurred during the year .....	1	\$2,500 00
Losses and claims unpaid December 31, 1895 .....	1	2,500 00
Policies or certificates terminated by death during the year .....	1	2,500 00
Policies or certificates terminated by lapse during the year .....	43	124,000 00

## SECURITY MUTUAL LIFE ASSOCIATION,

BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

HENRY J. REINMUND, *President*.CHARLES M. TURNER, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$374,125 07

## INCOME.

Assessments: Mortuary, \$150,681.33; expense, \$199,401.44 ..	\$350,083 27
Medical examiners' fees, paid by applicant.....	1,861 00
Total paid by members .....	\$352,044 27
Interest, \$8,888.71; rent, \$1,046.85 .....	9,935 66
Advances to agents repaid .....	39,168 40
Total income .....	\$401,148 33
Total net resources.....	\$675,273 40

## DISBURSEMENTS.

Losses and claims .....	\$75,280 58
Payments returned to members .....	6,326 65
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	125,117 82
Commissions paid or allowed for collecting assessments..	6,390 14
Salaries of managers and agents not paid by commissions,	3,865 80
Salaries of officers .....	8,632 50
Salaries and other compensation of office employees. ....	7,333 34
Medical examiners' fees, whether paid direct by members or otherwise .....	11,958 00
Rent, \$4,927.99; taxes, \$1,908.73; advertising and printing, \$5,972.75 .....	12,809 47
Advanced to agents, to be repaid out of future salaries or commissions .....	41,624 04
All other items, viz: traveling expenses, \$2,404.81; general office expenses, \$1,510.37; postage, \$1,589.71; expense investigating and adjusting death claims, \$3,166.50; furniture and fixtures, \$701.39.....	9,372 78
Total disbursements .....	\$308,721 22
Balance .....	\$366,552 18

(Total expenses, \$227,108.99.)

Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .....	\$ 8,586 45
Loans on mortgages (first lien) on real estate .....	193,800 00
Loans secured by pledge of bonds, stocks or other marketable collateral... ..	600 00
Cost value of bonds and stocks owned absolutely.....	6,000 00
Agents' ledger balances (secured) .....	50,122 17
Cash in office .....	5,616 03
Cash deposited in banks on emergency or reserve fund account. ....	92,687 96
All other deposits, viz: Susquehanna Valley Bank, \$6,535.01; Strong State Bank, \$2,624.56.....	9,159 57
Total net or invested assets, as per balance above ... ..	\$366,552 18

## NON-INVESTED ASSETS.

Interest due and accrued .....	\$2,788 87	
Rents accrued .....	80 00	
Market value of bonds and stocks over cost .....	23 85	
<b>Total non-invested assets .....</b>		<b>\$2,814 72</b>
<b>Gross assets .....</b>		<b>\$369,366 90</b>

## LIABILITIES.

Salaries, rents and office expenses due and accrued .....	\$3,523 15	
All other (not including contingent mortuary), viz: accrued commissions, medical examinations, advertising printing etc .....	6,007 40	
<b>Total actual liabilities .....</b>		<b>9,580 55</b>
<b>Balance, net assets .....</b>		<b>\$359,886 35</b>

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due .....	\$84,888 00	
Deduct estimated cost of collection .....	2,971 00	
<b>Net amount due from members .....</b>		<b>\$81,915 00</b>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 11) .....	\$17,911 70	
Losses in process of adjustment (number of claims, 3) ...	6,000 00	
Losses resisted (number of claims, 2) .....	7,000 00	
<b>Total contingent mortuary liabilities .....</b>		<b>\$30,911 70</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	6,134	\$13,756,200 00
Policies or certificates written and revived during the year, .....	4,084	10,861,500 00
<b>Total .....</b>	<b>10,168</b>	<b>\$24,687,700 00</b>
Deduct number and amount which have ceased to be in force .....	1,759	4,550,350 00
<b>Total policies or certificates in force December 31, 1895</b>	<b>8,409</b>	<b>\$20,137,350 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894 .....	4	28,463 50
Losses and claims on policies or certificates incurred during the year .....	38	79,350 00
<b>Total .....</b>	<b>42</b>	<b>\$107,813 50</b>
Losses and claims on policies or certificates paid during the year .....	37	75,290 58
Policies or certificates terminated by death during the year .....	38	79,350 00
Policies or certificates not taken .....	423	1,218,000 00
Policies or certificates terminated by lapse during the year .....	1,298	3,253,000 00

# \* UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

COUNCIL BLUFFS, IOWA.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1886.

FRED H. BROWN, *President.*

JOHN E. RICHARDSON, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$179,526 04

### INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$14,524 00	
Annual dues as per contract, without any deduction....	4,982 43	
Assessments: Mortuary, \$182,023.32; expense, \$55,124.97.....	237,148 29	
Total paid by members .....	\$256,654 72	
Interest.....	5,496 86	
Advances to agents repaid .....	2,321 77	
Cash received from all other sources, viz.: Guarantee fund, \$4,690.51; general fund, \$2,667.67; guaranty fund notes, \$1,905.63; real estate loans repaid, \$1,500.00; all other sources, \$4,280.63.....	15,044 44	
Assessments paid in advance (not included above) .....	2,179 97	
Total income.....		281,696 76
Total net resources.....		\$461,222 80

### DISBURSEMENTS.

Losses and claims .....	\$169,650 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	20,524 00	
Commissions paid or allowed for collecting assessments.....	5,112 36	
Salaries of managers and agents not paid by commissions.....	18,250 00	
Salaries of officers and clerks .....	16,694 94	
Traveling expenses .....	2,881 25	
Medical examiners' fees, whether paid direct by members or otherwise.....	1,125 00	
Rent, \$1,800; advertising, \$650.95 .....	2,450 95	
Advanced to agents, to be repaid out of future salaries or commissions .....	561 12	
All other items, viz: Furniture and fixtures, \$250; interest, \$142.60; guaranteed fund, \$240; postage, \$2,013.14; general fund, \$740.74; special deposits, \$884.15; legal services, \$4,487.00; all other expenses, \$9,864.01 .....	18,621 69	
Advance assessments applied (not included above) .....	2,864 75	
Total disbursements.....		258,736 06
Balance .....		\$202,486 74

*Invested as follows:*

### NET OR INVESTED ASSETS.

†Guarantee fund notes exclusive of incumbrances.....	\$86,032 00	
Loans on mortgages (first lien) on real estate.....	71,006 97	
†Agents' ledger balances.....	6,775 50	
Cash in office.....	160 08	
Cash deposits in State treasury or banks on emergency or reserve fund account, viz: State of Missouri and Citizens State Bank, and First National Bank.....	5,526 44	
All other deposits, viz: Citizens' State Bank, Council Bluffs, Iowa.....	23,385 75	
Total net or invested assets, as per balance above.....		202,486 74

\* Withdrew from the Maine in January, 1896.

† Not admitted.

## NON-INVESTED ASSETS.

Interest due, \$3,181.12; accrued, \$2,704.15.....	5,885 27
Gross assets.....	<u>\$208,372 01</u>

## LIABILITIES.

Losses adjusted, due and unpaid.....	\$25,000 00
Advance assessments .....	600 00
Total actual liabilities.....	<u>25,600 00</u>
Balance, net assets.....	<u>\$182,772 01</u>

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due ....	\$17,500 00
not yet called for losses unadjusted. . .	123,250 00
resisted .....	<u>43,500 00</u>
Total due from members . . . . .	<u>\$184,250 00</u>

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 33).....	\$123,250 00
Losses in process of adjustment (number of claims, 6)....	17,500 00
Losses resisted (number of claims, 11) .....	<u>43,500 00</u>
Total contingent mortuary liabilities .....	<u>184,250 00</u>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 ...	7,581	\$17,004,000 00
Policies or certificates written during the year.....	3,303	4,067,500 00
Total.....	<u>10,884</u>	<u>\$21,061,500 00</u>
Deduct number and amount which have ceased to be in force .....	4,150	8,850,750 00
Total policies or certificates in force December 31, 1895,	6,734	<u>\$12,210,750 00</u>
Losses and claims on policies or certificates unpaid December 31, 1894 .....	35	80,500 00
Losses and claims on policies or certificates incurred during the year .....	120	<u>277,250 00</u>
Total .....	<u>155</u>	<u>\$357,570 00</u>
Losses and claims on policies or certificates paid during the year .....	71	\$170,000 00
Policies or certificates terminated by death during the year .....	120	277,250 00
Policies or certificates terminated by lapse during the year .....	<u>4,030</u>	<u>8,573,500 00</u>

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	204	\$134,500 00
Policies or certificates written during the year.....	76	76,000 00
Total .....	<u>280</u>	<u>\$510,500 00</u>
Deduct number and amount which have ceased to be in force .....	134	250,750 00
Total policies or certificates in force December 31, 1895,	<u>146</u>	<u>\$250,750 00</u>





---

---

# **MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.**

---

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING  
THEIR CONDITION DECEMBER 31st, 1893.**

---

---



ANCIENT ORDER OF HIBERNIANS, BOARD OF ERIN,  
(FIRST DIVISION.)  
PORTLAND, ME.

---

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

MARTIN MEEHAN, *President.*

THOMAS J. BARRY, *Secretary.*

Principal Office, 10 Free Street.

---

Balance on hand December 31, 1894... .. \$167 69

INCOME.

From assessments .....	\$11 70	
Entrance fees.....	42 00	
Annual dues.....	201 20	
All other sources.....	17 50	
		272 40
Total .....		\$440 09

DISBURSEMENTS.

For death losses (number, 1).....	\$ 35 00	
Claims for accident or sickness. ....	100 00	
All other expenditures .....	146 25	
		281 25
Balance on hand December 31, 1895.....		\$158 84

MEMBERSHIP.

Total membership, December 31, 1894....	89
Admitted during the year.....	14
Total .....	103
Terminated during the year: by death, 1; by lapse, 32.....	33
Total membership, December 31, 1895.....	70

BUSINESS ALL IN MAINE.

ANCIENT ORDER OF HIBERNIANS,  
(FIRST DIVISION.)  
PORTLAND, MAINE.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

MICHAEL T. RAGAN, *President.*

EDWARD P. TWOMEY, *Secretary.*

Balance on hand December 31, 1894..... \$201 06

INCOME.

From assessments .....	\$100 50	
entrance fees.....	30 00	
annual dues .....	764 50	
all other sources, viz: Annual ball of the division...	71 80	
		\$66 80
Total.....		\$1,167 86

DISBURSEMENTS.

Claims for accident or sickness (number, 8) .....	\$270 00	
All other expenditures, viz: Rent of hall, stationery and incidentals .....	491 50	
		761 50
Balance on hand December 31, 1895.....		\$406 36

MEMBERSHIP.

Total membership, December 31, 1894 .....	174
Admitted during the year .....	10
Total.....	184
Terminated during the year: by death, 2; by lapse, 30.....	33
Total membership, December 31, 1895 .....	152

BUSINESS ALL IN MAINE.

ANCIENT ORDER OF HIBERNIANS,  
(SECOND DIVISION)  
PORTLAND, ME.

—  
INCORPORATED IN 1882. COMMENCED BUSINESS IN 1881.

THOMAS J. FLAHERTY, *President.*

CHARLES H. ADAMS, *Secretary.*

Principal office, 491½ Congress Street.

Balance on hand December 31, 1884 ..... \$410 56

INCOME.

From assessments .....	\$116 50	
Entrance fees .....	39 00	
Annual dues.....	1,027 25	
All other sources, viz: rent of piano.....	12 00	
		1,194 75
Total .....		\$1,605 31

DISBURSEMENTS.

For death losses (number, 1)....	\$ 75 00	
Claims for accident of sickness (number, 20).....	483 00	
All other expenditures, viz: Celtic chair, \$126; dona- tions, \$25; hall expense, \$149.06; sundries, \$177.69.....	477 75	
		1,085 75
Balance on hand December 31, 1885 ..		\$569 56

MEMBERSHIP.

Total membership, December 31, 1884 .....	213
Admitted during the year .....	13
	226
Total .....	226
Terminated during the year: by death, 1; by lapse, 43; resigned, 2...	46
Total membership, December 31, 1885 .....	180

BUSINESS ALL IN MAINE.

## CITIZENS' MUTUAL RELIEF SOCIETY,

PORTLAND, ME.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1875.

WASHINGTON LIBBY, *President.*NATHAN E. REDLON, *Secretary.*

Principal Office, 255 Federal Street.

Balance on hand December 31, 1894 .....	\$1,899 57
---	------------

## INCOME.

From assessments .....	\$1,049 00	
Annual dues .....	105 00	
All other sources, viz.: Dividends, \$71.54; second notice fees, \$6.10.....	77 64	
		1,231 64
Total .....		\$3,131 21

## DISBURSEMENTS.

For death losses (number, 8) .....	\$1,008 00	
Salaries of officers and clerks.....	128 15	
All other expenditures, viz.: printing, \$43.25; adver- tising, \$1.75; postage, \$18.10.....	63 10	
		1,199 25
Balance on hand December 31, 1895 .....		\$1,936 96

## MEMBERSHIP.

Total membership, December 31, 1894 .....	136
Terminated during the year: by death, 8; by lapse, 4.....	12
Total membership, December 31, 1895. ....	124

BUSINESS ALL IN MAINE.

## L'UNION ST. JOSEPH,

WATERVILLE, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1899.

GEORGE BULLARD, *President.*EDWARD GROUDIN, *Secretary.*

Principal Office, 52 Elm Street.

Balance on hand December 31, 1894.....	\$236 08
--	----------

## INCOME.

From entrance fees .....	\$ 28 75	
Annual dues .....	384 00	
All other sources, viz.: regalia, \$7.50; book of regula- tion, \$3.60; fine, \$5.00; interest, \$11.59 .....	27 69	
		440 44
Total .....		\$686 52

## DISBURSEMENTS.

For claims for accident or sickness (number, 8) .....	\$167 79	
All other expenditures, viz.: band hired, \$4.50; donation to the Catholic Fair, \$25.00; donation to the Sisters of Charity, \$5.00; donation to the service for the dead, \$2.50; subscription to periodical, \$1.50; stationery, .50, .....	39 00	
		206 79
Balance on hand December 31, 1895.....		\$489 73

## MEMBERSHIP.

Total membership, December 31, 1894.....	55
Admitted during the year.....	23
Total .....	78
Terminated during the year by lapse .....	6
Total membership, December 31, 1895.....	72

BUSINESS ALL IN MAINE.



## MAINE CENTRAL RAILROAD RELIEF ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.*EDWIN G. FOSTER, *Secretary.*

Principal Office, 238 St. John Street.

Balance on hand December 31, 1894 .....	\$21,854 39
---	-------------

## INCOME.

From assessments.....	\$12,496 50	
Entrance fees .....	252 00	
Monthly dues.....	8,407 00	
All other sources, viz: Donations, \$400; interest, \$1,061.50; annual ball, \$754.13 .....	2,215 63	
		<u>23,971 13</u>
Total.....		\$45,225 52

## DISBURSEMENTS.

For death losses (number, 15) .....	\$15,000 00	
Claims for accident or sickness (number, 187).....	4,883 00	
Salaries of officers and clerks.....	600 00	
All other expenditures, viz: Postage, office furniture, etc.....	110 17	
		<u>20,593 17</u>
Balance on hand December 31, 1895 .....		\$24,632 35

## MEMBERSHIP.

Total membership December 31, 1894.....	1,655
Admitted during the year. ....	125
	<u>1,780</u>
Terminated during the year: by death, 15; by lapse, 119....	134
	<u>1,646</u>
Total membership, December 31, 1895 .....	1,646

BUSINESS ALL IN MAINE.

**MAINE STATE RELIEF ASSOCIATION,**  
**PORTLAND, ME.**

---

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

EDWARD C. REYNOLDS, *President.*

JOSEPH F. CHUTE, *Secretary.*

Principal Office, 13 Monument Square.

---

Balance on hand December 31, 1894 ..... \$23,764 64

**INCOME.**

From assessments .....	\$23,500 00	
Entrance fees.....	63 00	
Annual dues .....	1,787 70	
Advance payments .....	18 00	
All other sources .....	1,387 35	
		26,756 05
Total.....		\$56,520 69

**DISBURSEMENTS.**

For death losses ..	\$21,410 00	
Salaries of officers and clerks ..	2,447 83	
Premium on bonds .....	86 66	
All other expenditures .....	74 00	
		24,018 49
Balance on hand December 31, 1895....		\$31,502 20

**MEMBERSHIP.**

Total membership, December 31, 1894 .....		1,780
Admitted during the year .....		21
Total .....		1,801
Terminated during the year: by death, 17; by lapse, 136.....		138
Total membership, December 31, 1895 .....		1,648

BUSINESS ALL IN MAINE.

## NORTHEASTERN MASONIC RELIEF ASSOCIATION,

AUGUSTA, ME.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

—— *President.*J. E. BLANCHARD, *Secretary.*

Principal office, 96 State Street.

Balance on hand December 31, 1894 .....	\$51 40
---	---------

## INCOME.

From assessments .....	\$1 00	
From all other sources, viz: interest .....	1 31	
		<u>\$2 31</u>
On hand December 31, 1895.....		\$53 71

## MEMBERSHIP.

Total membership, December 31, 1894 .....	33
Re-instated during the year .....	1
	<u>33</u>
Total membership, December 31, 1895.....	33

BUSINESS ALL IN MAINE.

# ODD FELLOWS' BENEFIT ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1875.

E. H. C. THOMPSON, *President*.

O. T. HODSDON, *Secretary*.

Principal Office, 439 Congress Street.

Balance on hand December 31, 1894.. . . .	\$1,795 17
---	------------

## INCOME.

From assessments .....	\$239 50	
Annual dues .....	60 00	
All other sources, viz.: interest .....	98 88	
		396 88
<b>Total .....</b>		<b>\$2,193 56</b>

## DISBURSEMENTS.

For death losses (number, 2) .....	\$218 00	
Salaries of officers and clerks .....	24 00	
All other expenditures, viz.: postal cards, \$7.60; printing and office supplies, \$15.96 .....	23 56	
		265 56
<b>Balance on hand December 31, 1895.....</b>		<b>\$1,927 99</b>

## MEMBERSHIP.

<b>Total membership, December 31, 1894.....</b>	<b>121</b>
<b>Terminated during the year by death.....</b>	<b>2</b>
<b>Total membership, December 31, 1895.....</b>	<b>119</b>

BUSINESS ALL IN MAINE.

## ODD FELLOWS GRADED MUTUAL RELIEF ASSOCIATION,

NORWAY, ME.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED S. KIMBALL, *President*.A. L. F. PIKE, *Secretary*.

Principal Office, 134 Main Street.

Balance on hand December 31, 1894 .....	\$8,585 69
---	------------

## INCOME.

From assessments .....	\$11,389 00	
Entrance fees .....	453 00	
Annual dues .....	1,388 00	
All other sources, viz: interest .....	225 86	
		13,464 86
Total .....		\$22,000 48

## DISBURSEMENTS.

For death losses (number, 9) .....	\$8,641 50	
Salaries of officers, clerks and agents .....	2,151 92	
All other expenditures, viz: postage, postal cards, printing, bonds, etc .....	618 57	
		11,411 99
Balance on hand December 31, 1895 .....		\$10,588 49

## MEMBERSHIP.

Total membership, December 31, 1894 .....	1,415
Admitted during the year, 206; re-instated, 9 .....	215
Total .....	1,630
Terminated during the year: by death, 12; by lapse, 59 .....	71
Total membership, December 31, 1895 .....	1,559

BUSINESS ALL IN MAINE.

# ODD FELLOWS' MUTUAL RELIEF ASSOCIATION,

PORTLAND, ME.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1888.

ALBRO E. CHASE, *President.*

CHARLES F. PLUMMER, *Secretary.*

Principal Office, 439 Congress Street.

Balance on hand December 31, 1894... . . . . \$1,732 24

## INCOME.

From assessments .....	\$631 70	
All other sources, viz.: dividend and interest .....	119 71	
		751 41
Total .....		\$2,483 65

## DISBURSEMENTS.

For death losses .....	\$545 00	
Salaries of officers and clerks .....	64 70	
All other expenditures, viz.: postage and printing ....	22 48	
		632 18
Balance on hand December 31, 1895.....		\$1,851 47

## MEMBERSHIP.

Total membership, December 31, 1894.....	117
Terminated during the year: by death, 5; by lapse, 8....	13
Total membership, December 31, 1895.....	104

BUSINESS ALL IN MAINE.

## ODD FELLOWS' RELIEF ASSOCIATION,

WESTBROOK, ME.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALBRO E. CHASE, *President.*GEORGE T. SPRINGER, *Secretary.*

Principal Office, 118 Main Street.

Balance on hand December 31, 1884 .....	\$2,080 96
---	------------

## INCOME.

From assessments .....	\$317 11	
Annual dues .....	145 00	
All other sources, viz.: Interest .....	73 10	
		534 21
<b>Total .....</b>		<b>\$2,615 17</b>

## DISBURSEMENTS.

For death losses (number, 4).....	\$317 98	
Salaries of officers and clerks.....	225 00	
All other expenditures, viz.: Commissions and expenditures, \$7.36; office expenses, postage and printing, \$20.50 .....	27 86	
		570 79
<b>Balance on hand December 31, 1885 .....</b>		<b>\$2,044 38</b>

## MEMBERSHIP.

Total membership, December 31, 1884 .....	94
Terminated during the year: by death, 5; by lapse, 33.....	37
<b>Total membership December 31, 1885.....</b>	<b>57</b>

BUSINESS ALL IN MAINE.

## PATRONS MUTUAL AID SOCIETY,

AUBURN, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1877.

W. S. ROGERS, *President.*J. M. JACKSON, *Secretary.*

Balance on hand December 31, 1894.....	\$4,503 21
--	------------

## INCOME.

From assessments .....	\$4,741 75	
Entrance fees.....	1,015 00	
Annual dues .....	15 60	
All other sources, viz.: reinstatement fees.....	75	
		5,776 10
Total .....		\$10,276 31

## DISBURSEMENTS.

For death losses (number, 10) .....	\$3,859 22	
Salaries of officers and clerks, with expenses .....	1,028 15	
All other expenditures, viz.: postage, \$35.00; printing, \$5.35; incidentals, \$8.65 .....	49 00	
		4,936 37
Balance on hand December 31, 1895.....		\$5,339 94

## MEMBERSHIP.

Total membership, December 31, 1894.....	566
Admitted during the year.....	308
Total .....	874
Terminated during the year: by death, 15; by lapse, 99.....	114
Total membership, December 31, 1895.....	760

BUSINESS ALL IN MAINE.



# PORTLAND LODGE No. 142, NEW ENGLAND ORDER OF PROTECTION,

PORTLAND, ME.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

WORDEN H. MARSH, *President*.

A. L. McDONALD, *Secretary*.

Balance on hand December 31, 1894..... \$90 77

## INCOME.

From assessments.....	\$663 80	
Entrance fees.....	22 00	
Annual dues.....	289 60	
All other sources.....	106 08	
	<hr/>	\$1,087 33
Total.....		<hr/> \$1,178 10

## DISBURSEMENTS.

For death losses.....	\$667 60	
Claims for accident or sickness.....	80 00	
Salaries of officers or clerks.....	48 00	
All other expenditures.....	357 36	
	<hr/>	1,152 96
Balance on hand December 31, 1895.....		<hr/> \$35 14

## MEMBERSHIP.

Total membership, December 31, 1894.....	84
Admitted during the year.....	12
	<hr/>
Total.....	96
Terminated during the year: By lapse.....	6
	<hr/>
Total Membership, December 31, 1895.....	90

BUSINESS ALL IN MAINE.

# PORTLAND TEMPERANCE REFORM CLUB,

PORTLAND, ME.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1889.

GEORGE N. E. KIMBALL, *President.*

THOMAS A. OAKES, *Secretary.*

Principal office, 53 Temple Street.

## INCOME.

From entrance fees.....	\$ 2 00	
Annual dues.....	25 00	
All other sources.....	442 75	
Total .....		\$469 75

## DISBURSEMENTS.

For expenditures, viz: halls, land rents, janitor, insurance, water rates, fuel and lights. ....	467 46	
Balance on hand December 31, 1895.....		2 29

## MEMBERSHIP.

Total membership, December 31, 1894.....	56	
Admitted during the year.....	8	
Total ....	64	
Terminated during the year .....	10	
Total membership, December 31, 1895 .....		54

BUSINESS ALL IN MAINE.

## SOCIETE DE BIENFAISANCE ST. JEAN BAPTISTE,

WATERVILLE, ME.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1875.

ARTHUR DAVIAN, *President.*NAPOLEON LOUBIER, *Secretary.*

Balance on hand December 31, 1894.....	\$1,761 10
--	------------

## INCOME.

From assessments.....	\$506 00	
Entrance fees....	67 50	
Annual dues.....	774 75	
All other sources, viz.: Interest, \$53.64; for hats, \$508.00	556 64	
		1,904 89
Total .....		\$3,685 99

## DISBURSEMENTS.

For death losses (number, 2).....	\$472 00	
Claims for accident or sickness (number, 36) .....	477 00	
All other expenditures, viz.: Insurance, \$378.12; stationery, charitable acts, funeral expenses, hats for members .....	1,288 12	
		2,247 12
Balance on hand December 31, 1895 .....		1,418 87

## MEMBERSHIP.

Total membership December 31, 1894.....	242
Admitted during the year .....	54
Total .....	296
Terminated during the year: By death, 2; by lapse, 9.....	11
Total membership December 31, 1895 .....	285

BUSINESS ALL IN MAINE.

## UNION LAFAYETTE,

WATERVILLE, ME.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1880.

NIL GREGOIRE, *President.*MICHEL MORIN, *Secretary.*

Balance on hand December 31, 1884...	\$390 91
--------------------------------------	----------

## INCOME.

From entrance fees .....	\$ 7 00	
Annual dues .....	639 00	
All other sources, viz.: interest, \$30.40; collection for uniforms, \$25.20; sundries (fair, etc.), \$370.70 .....	416 30	
		1,082 30
Total .....		\$1,383 21

## DISBURSEMENTS.

For claims for accident or sickness (number, 14) .....	\$244 22	
All other expenditures, viz.: uniforms in full, \$327.00; sundries, \$82.85 .....	319 94	
		564 16
Balance on hand December 31, 1885 .....		\$819 05

## MEMBERSHIP.

Total membership, December 31, 1884 .....	118
Admitted during the year .....	7
Total .....	125
Terminated during the year by lapse .....	3
Total membership, December 31, 1885 .....	123

BUSINESS ALL IN MAINE.

# YORK COUNTY ODD FELLOWS' MUTUAL RELIEF ASSOCIATION.

BIDDEFORD, ME.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

C. H. BRACKETT, *President.*

WILLIAM S. FOWLER, *Secretary.*

Balance on hand December 31, 1884 ..... \$668 92

## INCOME.

From assessments .....	\$291 90	
From all other sources.....	\$21 45	
		\$313 35
Total. ....		\$363 27

## DISBURSEMENTS.

For death losses (number, 3) .....	\$267 00	
For salaries of officers and clerks.....	25 49	
		\$332 49
Balance on hand December 31, 1885 .....		\$639 78

## MEMBERSHIP.

Total membership, December 31, 1884. ....	97
Terminated during the year: by death, 3; by lapse, 3 .....	6
Total membership, December 31, 1885. ....	91

BUSINESS ALL IN MAINE.

---

---

**FRATERNAL BENEFICIARY ORGANIZATIONS OF OTHER  
STATES.**

---

**ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS SHOWING  
THEIR CONDITION DECEMBER 31, 1886.**

---

---



## AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

CHARLES H. BURR, *President.*NORMAN P. CORMACK, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year,  
benefit fund, \$948.50; general fund, \$1,131.33 ..... \$2,079 83

## INCOME.

Gross amount of membership fees, required or represented by applications without deduction ..	\$ 1,376 00	
Annual dues as per contract, without any deduction (per capita) ..	1,768 17	
Assessments: Mortuary ..	14,710 66	
Total paid by members.....	\$17,853 83	
Cash received from all other sources, viz: changing cer- tificates, \$17; supplies, \$260.90 ..	277 90	
Total income.....		\$18,133 73
Total net resources.....		\$30,313 56

## DISBURSEMENTS.

Losses and claims.....	\$13,500 00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues. ..	782 91	
Salaries of officers.....	705 31	
Rent, \$292.50; advertising and printing, \$130.30 ..	422 80	
All other items, viz: insurance department fees, \$42; legal services, \$10; furniture, \$54.25; traveling expenses, \$404.53; donations to lodges, \$1,228; express, \$16.80; supplies, \$364.23; music expense, \$75.85; postage, \$74.47; stationery, \$27.90; association expenses, \$56.75.....	2,353 24	
Total disbursements.....		\$17,774 26
Balance .....		\$2,439 29

(Total expenses, \$4,274.26)

## Invested as follows:

## NET OR INVESTED ASSETS.

Cash in office, benefit fund, \$1; general fund, \$31.06.....	\$ 32 06	
Cash deposited in banks, viz: Broadway National, Boston, benefit fund, \$2,158.16; general fund, \$249.07.....	2,407 23	
Total net or invested assets .....		\$2,439 29



## LIABILITIES.

Losses resisted.....	\$2,000 00	
All other, viz: safe, \$95; circulars, \$95.50; supplies, \$59.74..	250 24	
Total actual liabilities.....		\$2,250 24
Balance, net assets.....		\$189 06

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894.....	1,812	\$1,876,500 00
Policies or certificates written during the year.....	782	718,750 00
Total.....	2,544	\$2,595,250 00
Deduct number and amount which have ceased to be in force.....	478	415,750 00
Total policies or certificates in force December 31, 1895,	2,071	\$2,179,500 00
Losses and claims on policies or certificates incurred during the year.....	14	15,500 00
Losses and claims on policies or certificates paid and compromised during the year.....	13	13,500 00
Losses and claims unpaid December 31, 1895.....	1	2,000 00
Policies or certificates terminated by lapse during the year.....	459	400,250 00

## BUSINESS IN MAINE.

Policies or certificates written during the year.....	339	\$321,750 00
Deduct number and amount which have ceased to be in force.....	29	16,000 00
Total policies or certificates in force December 31, 1895,	330	\$305,750 00
Losses and claims on policies or certificates incurred during the year.....	1	2,000 00
Losses and claims unpaid December 31, 1895.....	1	2,000 00
Policies or certificates terminated by lapse during the year.....	28	14,000 00

## AMERICAN LEGION OF HONOR,

BOSTON, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1878.

JOHN M. GWINNELL, *President.*ADAM WARNOCK, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$599,027 06

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 5,489 75
Assessments: mortuary, \$2,766,908.95; expense, \$81,688.50 ..	2,848,598 45
Total paid by members.....	\$2,854,089 20
Interest .....	24,724 75
Cash received from all other sources, viz: sale of supplies, \$694.45; miscellaneous, \$30.00; relief advanced, returned, \$28,016.00; relief department, \$5,643.00 .....	34,383 45
Total income .....	2,913,197 40
Total net resources.....	\$3,512,324 46

## DISBURSEMENTS.

Losses and claims.....	\$2,545,500 00
Relief benefits .....	81,728 00
Dividend on emergency fund .....	157,006 51
Returned to councils .....	19,437 00
Salaries of officers .....	14,841 67
Salaries and other compensation of office employees .....	11,649 00
Taxes, \$1,351.73; advertising and printing, \$2,376.02 .....	4,227 75
All other items, viz: supplies, \$1,549.14; mileage, \$1,736.95; fidelity bonds, \$2,786.00; general expenses, \$5,131.16; session Supreme Council, \$11,868.50; building account, \$10,000.00; expressage and telegrams, \$434.11; postage, \$2,404.07; blanks, stationery and books, \$4,234.89; law expenses, \$306.85.....	40,482 67
Total disbursements .....	2,874,872 60
Balance.....	\$637,351 86
(Total expenses, \$71,201.09.)	

Invested as follows:

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .....	\$ 90,000 00
Cost value of bonds and stocks owned absolutely.....	431,472 91
Cash deposited in banks, viz.: Merchant's National Bank, Newark, N. J. .. Winthrop National Bank, Boston, Mass. .. Third National Bank, Philadelphia, Pa. ... Chestnut St. Nat'l Bank, Philadelphia, Pa. ... Penn. National Bank, Philadelphia, Pa. ...	116,381 29 20,498 00 38,890 80 11,106 86 29,000 00
	115,878 95
Total. . . . .	\$637,351 86
Deduct premium on bonds to bring same to par value .....	30,472 91
Total net or invested assets.....	\$606,878 95

## NON-INVESTED ASSETS.

Assessments collected by subordinate lodges not yet turned over to Supreme Lodge.....	\$225,000 00
Market value of real estate over cost and incumbrances..	20,000 00
Market value of bonds and stocks over cost ..	30,472 91
<b>Total non-invested assets .....</b>	<b>275,472 91</b>
<b>Gross assets .....</b>	<b>\$882,331 86</b>

## LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 66,000 00
Losses in process of adjustment, reported.....	224,500 00
All other miscellaneous accounts .....	1,249 40
<b>Total actual liabilities.....</b>	<b>291,749 40</b>
<b>Balance net assets.....</b>	<b>\$590,602 46</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894.....	58,060	\$142,901,500 00
Policies or certificates written during the year.....	3,802	4,866,000 00
<b>Total .....</b>	<b>59,862</b>	<b>\$147,767,500 00</b>
Deduct number and amount which have ceased to be in force.....	6,652	11,604,500 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>53,210</b>	<b>\$136,163,000 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894.....	67	\$ 177,000 00
Losses and claims on policies or certificates incurred during the year .....	1,006	2,658,000 00
<b>Total.....</b>	<b>1,073</b>	<b>\$2,835,000 00</b>
Losses and claims on policies or certificates paid and compromised during the year .....	970	\$2,545,500 00
Losses and claims unpaid December 31, 1895 .....	106	280,500 00
Policies or certificates terminated by lapse during the year .....	5,640	8,945,500 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	275	\$798,500 00
Deduct number and amount which have ceased to be in force.....	24	63,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>251</b>	<b>\$735,500 00</b>
Losses and claims on policies or certificates incurred during the year .....	6	23,000 00
Losses and claims on policies or certificates paid and compromised during the year .....	4	13,000 00
Losses and claims unpaid December 31, 1895.....	2	10,000 00
Policies or certificates terminated by lapse during the year .....	18	40,000 00

## ANCIENT ORDER OF UNITED WORKMEN,

BOSTON, MASS.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1878.

GEORGE F. HIGGINS, *President.*J. EDWARD BURTT, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets, December 31 of previous year.....	\$88,502 39
---	-------------

## INCOME.

Assessments, mortuary .....	\$639,197 00
Relief call .....	43,283 00
Total paid by members .....	\$682,480 00
Interest .....	768 66
Cash received from all other sources, viz.: beneficiary certificates, \$6,413.52; per capita tax, \$42,022.75; supplies, \$3,128.73 .....	50,565 00
Total income.....	733,811 66
Total net resources.....	\$817,314 05

## DISBURSEMENTS.

Losses and claims .....	\$614,000 00
Salaries of managers and agents not paid by commissions .....	6,010 20
Salaries and other compensation of office employees.....	4,763 00
Rent, \$1,288.00; taxes, \$232.86; advertising and printing, \$5,806.43 .....	7,480 39
All other items, viz.: Supreme lodge tax, \$3,280.40; Grand Lodge session, \$6,724.97; traveling expenses deputies, \$4,214.44; Grand Lodge office, \$3,568.83; instruction, \$6,083.07; ex-committees, \$212 36; legal expenses, \$270.20; Grand Lodge officers' visiting expenses, \$2,805.02; new building and fixings, \$4,897.20; relief call, \$45,505.00; sundry petties, \$114.20; finance committee, trust fund, \$766.66 .....	102,452 35
Total disbursements.....	708,705 94
Balance.....	\$108,608 11
(Total expenses, \$120,705.94)	

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .....	\$26,000 00
Cash deposited in International Trust Company.....	82,608 11
Total net or invested assets .....	\$108,608 11

## LIABILITIES.

Losses adjusted, due and unpaid .....	6,000 00
Balance, net assets. ....	\$102,608 11

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894. ....	41,005	\$32,010,000 00
Policies or certificates written during the year..... ..	5,005	10,010,000 00
<b>Total.....</b>	<b>46,010</b>	<b>\$32,020,000 00</b>
Deduct number and amount which have ceased to be in force.....	989	1,978,000 00
<b>Total policies or certificates in force December 31, 1895</b>	<b>45,021</b>	<b>\$30,042,000 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894.....	11	\$23,000 00
Losses and claims on policies or certificates incurred during the year.....	299	598,000 00
<b>Total.....</b>	<b>310</b>	<b>\$620,000 00</b>
Losses and claims on policies or certificates paid and compromised during the year.....	307	\$614,000 00
Losses and claims unpaid December 31, 1895.....	3	6,000 00
Policies or certificates terminated by lapse during the year	963	1,328,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	6,301	\$12,602,000 00
Policies or certificates written during the year.....	551	1,102,000 00
<b>Total.....</b>	<b>6,852</b>	<b>\$13,704,000 00</b>
Deduct number and amount which have ceased to be in force.....	207	414,000 00
<b>Total policies or certificates in force December 31, 1895</b>	<b>6,645</b>	<b>\$13,290,000 00</b>
Losses and claims on policies or certificates incurred during the year.....	44	\$88,000 00
Losses and claims on policies or certificates paid and compromised during the year.....	44	88,000 00
Policies or certificates terminated by lapse during the year	160	\$20,000 00

## FORESTERS OF AMERICA, ENDOWMENT FUND,

LOWELL, MASS.

## COMMENCED BUSINESS IN 1876.

LAWRANCE J. SMITH, *President.*      EZEKIEL M. McMINTY, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,840 73

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 825 39
Annual dues as per contract, without any deduction....	
Assessments: Mortuary.....	36,894 06
<b>Total income.....</b>	<b>37,719 47</b>
<b>Total net resources.....</b>	<b>\$33,080 19</b>

## DISBURSEMENTS.

Losses and claims .....	\$38,000 00	
Salaries of officers. ....	800 00	
Medical examiner's fees, whether paid direct by members or otherwise.....	32 00	
Postage, printing, etc.....	360 53	
Total disbursements .....		38,692 53
Balance.....		\$367 68
(Total expenses, \$3892.53.)		

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash deposited in City Bank of New Haven, Conn .....	\$367 68
--	----------

## NON-INVESTED ASSETS.

Assessments collected, and to be collected by subordinate lodges not yet turned over to Supreme Lodge .....	5,500 00
Gross assets... ..	\$5,867 68

## LIABILITIES.

Losses adjusted, due and unpaid. ....	\$4,000 00	
Losses reported.....	1,000 00	
Total actual liabilities. ....		5,000 00
Balance, net assets.....		\$367 68

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1884 .....	1,462	\$1,585,000 00
Policies or certificates written during the year .....	35	32,000 00
Total .....	1,497	\$1,617,000 00
Deduct number and amount which have ceased to be in force .....	441	462,500 00
Total policies or certificates in force December 31, 1885..	1,056	\$1,154,500 00
Losses and claims on policies or certificates unpaid December 31, 1884 .....	8	\$9,500 00
Losses and claims on policies or certificates incurred dur- ing the year .....	33	33,500 00
Total .....	41	\$43,000 00
Losses and claims on policies or certificates paid and com- promised during the year.....	37	38,000 00
Losses and claims unpaid December 31, 1885.....	4	5,000 00
Policies or certificates terminated by lapse during the year,	408	449,000 00

TRANSACTIONED NO BUSINESS IN MAINE DURING 1885.

## FRATERNAL ACCIDENT ASSOCIATION,

WESTFIELD, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

JAMES NOBLE, JR., *President.*H. N. KINGSBURY, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year... \$8,616 33

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$5,505 00	
Annual dues as per contract, without any deduction .....	14,957 00	
Assessments .....	29,914 00	
Total paid by members .....	\$50,376 00	
Cash received from all other sources .....	4,348 05	
Total income.....		54,724 05
Total net resources.....		\$83,340 38

## DISBURSEMENTS.

Losses and claims .....	\$30,821 34	
Advance payments returned to rejected applicants .....	31 85	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues for forming local councils.....	13,288 49	
Salaries of officers.....	4,302 16	
Salaries and other compensation of office employees.....	1,499 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	290 50	
Rent, \$150.00; advertising and printing, \$352.38 .....	1,002 38	
All other items, viz.: Licenses, \$233.00; postage, \$935.00; incidentals, \$488.36; interest, \$418.45; legal expenses, \$339.10; bills payable, \$1,000.00.....	3,413 81	
Total disbursements.....		54,649 53
Balance.....		\$8,690 85

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash in office.....	\$2,998 54	
Cash deposited in banks, viz: Hampden National Bank, \$2,857.19; Woronoco Savings Bank, \$1,842.96; Westfield Savings Bank, \$997.17 .....	5,697 31	
Total net or invested assets.....		\$8,690 85

## LIABILITIES.

Accidents reported (number, 45); resisted (number, 2) .....	5,650 00
Balance, net assets.....	\$8,040 85

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	8,082	\$25,108,900 00
Policies or certificates written during the year .....	1,101	2,940,500 00
Total .....	9,183	\$28,049,400 00
Deduct number and amount which have ceased to be in force .....	4,909	15,007,450 00
Total policies or certificates in force December 31, 1895,	4,204	\$13,041,950 00
Losses and claims on policies or certificates incurred during the year .....	365	30,821 34
Losses and claims on policies or certificates paid and compromised during the year .....	365	30,821 34
Policies or certificates terminated by lapse during the year .....	4,909	15,007,450 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	715	\$2,084,975 00
Policies or certificates written during the year .....	188	444,525 00
Total .....	903	\$2,529,500 00
Deduct number and amount which have ceased to be in force .....	524	1,576,250 00
Total policies or certificates in force December 31, 1895,	379	\$953,250 00
Losses and claims on policies or certificates incurred during the year .....	26	1,156 19
Losses and claims on policies or certificates paid and compromised during the year .....	26	1,156 19
Policies or certificates terminated by lapse during the year .....	524	15,762 50

## HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

— President.

JULIUS M. SWAIN, *Supreme Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$661 85

## INCOME.

Assessments: Mortuary, \$155,353.20; expense, \$16,260.77...	\$171,613 97
Cash received from all other sources, viz: sales of supplies, \$1,423.16; benefit certificates, \$1,059; council fines, \$76; dues and other sources, \$514.16.....	3,072 32
Total income.....	\$174,686 29
Total net resources....	\$175,348 14



## DISBURSEMENTS.

Losses and claims .....	\$155,000 00	
Borrowed money returned .....	1,800 00	
Salaries of officers .....	5,700 00	
Salaries and other compensation of office employees.....	1,517 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	506 00	
Rent, \$360; advertising and printing, \$1,880.14.....	2,690 14	
All other items, viz: deputies fees and expenses, \$1,474; supplies, \$1,102.53; extension of the Order, \$1,938.51; postage, express and telegrams, \$547.74; supreme council sessions, \$300.60; office furniture, legal expenses, office expenses, etc., \$380.49 .....	6,308 87	
<b>Total disbursements .....</b>		<b>\$171,117 01</b>
<b>Balance .....</b>		<b>\$4,231 13</b>

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash in office .....	\$4,231 13
----------------------	------------

## NON-INVESTED ASSETS.

Office furniture.....	\$1,358 00
Supplies .....	812 00
Due from subordinate and grand councils.....	658 00
<b>Total non-invested assets .....</b>	<b>\$3,018 00</b>
<b>Gross assets.....</b>	<b>\$7,249 13</b>

## LIABILITIES.

Losses adjusted due and unpaid .....	\$24,000 00
--------------------------------------	-------------

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	7,188	\$15,138,000 00
Policies or certificates written during the year .....	1,128	1,481,000 00
<b>Total .....</b>	<b>8,311</b>	<b>\$16,619,000 00</b>
Deduct number and amount which have ceased to be in force .....	1,099	1,777,500 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>7,212</b>	<b>\$14,841,500 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894.....	5	\$8,500 00
Losses and claims on policies or certificates incurred during the year.....	72	170,500 00
<b>Total .....</b>	<b>77</b>	<b>187,500 00</b>
Losses and claims on policies or certificates paid and compromised during the year....	69	\$155,000 00
Losses and claims unpaid December 31, 1895.....	8	24,000 00
Policies or certificates terminated by lapse during the year.....	1,027	1,580,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	155	\$273,000 00
Policies or certificates written during the year.....	3	6,000 00
<b>Total .....</b>	<b>158</b>	<b>\$379,000 00</b>
Deduct number and amount which have ceased to be in force .....	32	43,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>126</b>	<b>\$236,000 00</b>
Losses and claims on policies or certificates incurred during the year .....	1	\$3,500 00
Losses and claims on policies or certificates paid and compromised during the year....	1	2,500 00
Policies or certificates terminated by lapse during the year .....	31	39,500 00

## INDEPENDENT ORDER OF FORESTERS,

TORONTO, CANADA.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

ORONHYATEKHA, *President.*JOHN A. MCGILLIBRAY, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$1,123,136 54

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$29,074 00	
Annual dues as per contract, without any deduction....	18,852 50	
Assessments: Mortuary, \$948,000.08; expense, \$49,800.15....	997,800 23	
Total paid by members .....	\$1,045,894 73	
Interest .....	40,314 91	
Cash received from all other sources, viz.: refunds.....	165 00	
Organizing and other fees .....	21,975 15	
Total income .....		1,108,349 79
Total net resources.....		\$2,236,486 33

## DISBURSEMENTS.

Losses and claims .....	\$580,330 66	
Advance payments returned to rejected applicants .....	126 43	
Salaries of managers and agents not paid by commissions,	42,404 35	
Salaries of officers .....	15,171 77	
Salaries and other compensation of office employees. ....	11,443 22	
Medical examiners' fees, whether paid direct by members or otherwise .....	5,020 21	
Rent, \$1,600.00; advertising and printing, \$5,628.86.....	7,228 86	
All other items, viz: light, postage, telegrams, stationery, etc., \$8,754.08; traveling, \$3,669.73; Supreme Court expenses, \$68,527.84; executive expenses, \$2,135.45; British expenses, \$15,573.27; legislation and government fees, \$3,338.86; insurance premiums, \$1,592.74; legal expenses, \$3,873.71; commissions and valuation fees, \$3,744.79; supplies, \$736.38; investigation of claims, \$268.50 .....	112,145 35	
Total disbursements .....		783,870 85
Balance ....		\$1,452,615 48
(Total expenses, \$193,413.76.)		

*Invested as follows:*

## NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$1,130,045 90
Cost value of bonds and stocks owned absolutely.. ..	149,487 45
Cash deposited in banks, viz.:	
Province of Ontario Savings Bank. ....	14,281 81
With Government of New Brunswick.....	20,000 00
With Government of Great Britain.....	97,333 33
With Moisons Bank and National Bank .....	39,116 99
Loans to High Courts and others. ....	2,350 00

Total net or invested assets, as per balance above ..... \$1,452,615 48

## NON-INVESTED ASSETS.

Interest due, \$27,890.77; accrued, \$1,073.18.....	28,963 96
Gross assets.....	\$1,481,579 44

## LIABILITIES.

Losses adjusted, due and unpaid .....	19,975 00
Balance, net assets.....	1,461,604 44

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	70,055	\$86,506,500 00
Policies or certificates written during the year .....	23,988	29,074,000 00
Total .....	93,963	\$115,580,500 00
Deduct number and amount which have ceased to be in force .....	7,479	7,553,000 00
Total policies or certificates in force December 31, 1895.	86,521	\$108,027,500 00
Losses and claims on policies or certificates unpaid December 31, 1894 .....	21	\$ 19,808 34
Losses and claims on policies or certificates incurred during the year ....	456	589,500 00
Total .....	477	\$609,308 34
Losses and claims on policies or certificates paid and compromised during the year.....	-	\$590,330 68
Losses and claims unpaid December 31, 1895.....	-	19,975 00
Policies or certificates terminated by lapse during the year.....	7,016	6,963,500 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	618	\$693,500 00
Policies or certificates written during the year .....	716	700,000 00
Total ... ..	1,334	\$1,398,500 00
Deduct number and amount which have ceased to be in force .....	162	142,500 00
Total policies or certificates in force December 31, 1895	1,172	\$1,251,000 00
Losses and claims on policies or certificates incurred during the year .....	5	\$5,000 00
Losses and claims on policies or certificates paid and compromised during the year.....	5	5,000 00
Policies or certificates terminated by lapse during the year .....	137	137,500 00

## KNIGHTS OF COLUMBUS,

NEW HAVEN, CONN.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1882.

JOHN J. PHELAN, *Supreme Knight*.DANIEL COLWELL, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year....	\$19,180 80
---	-------------

## INCOME.

Assessments: Mortuary, \$96,864.48; expense, \$13,432.86;	
reserve, \$10,018.51 .....	\$120,385 83
Medical examiners' fees, paid by applicant .....	681 00
Total paid by members .....	\$121,066 83
Cash received from all other sources, viz.: Outfit for	
Councils .....	538 80
Total income....	121,605 63
Total net resources. ....	\$140,786 43

## DISBURSEMENTS.

Losses and claims .....	\$86,866 15
Salaries of officers, \$3,081.89; compensation of organizing	
officers, \$2,885.85 .....	6,017 74
Medical examiners' fees, whether paid direct by members	
or otherwise.....	1,332 40
Rent, \$318.00; office supplies and printing, \$3,804.30.....	4,122 30
All other items, viz.: National Board of Directors and	
Finance Meetings, \$789.10; National Advocate, \$186.33;	
District Deputies expenses, \$562.64; Council supplies,	
\$275.09; sundries, \$223.29 .....	2,036.45
Total disbursements.....	100,375 04
Balance .....	\$40,411 39

(Total expenses, \$3,508.89)

Invested as follows:

## NET OR INVESTED ASSETS.

Cash in office.....	\$ 899 13
Cash deposited in banks, viz.: Hartford Trust Company,	
Hartford, (mortuary reserve fund).....	28,436 00
Balance in hands of treasurer deposited with Hartford	
Trust Co., Hartford, Conn.....	11,076 26
Total net or invested assets, as per balance above.....	40,411 39

## LIABILITIES.

Losses adjusted, due and unpaid, \$2,000.00; not yet due,	
\$27,000.00.....	\$29,000 00
Losses in process of adjustment (resisted).....	2,000 00
Total actual liabilities.....	31,000 00
Balance, net assets.....	\$9,411 39

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .. .. .	8,478	\$8,508,000 00
Policies or certificates written during the year.....	2,376	2,286,000 00
<b>Total</b> .....	<b>10,756</b>	<b>\$10,794,000 00</b>
Deduct number and amount which have ceased to be in force .....	436	436,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>10,320</b>	<b>\$10,358,000 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894 .....	37	37,000 00
Losses and claims on policies or certificates incurred during the year .....	82	82,000 00
<b>Total</b> .....	<b>119</b>	<b>\$119,000 00</b>
Losses and claims on policies or certificates paid and compromised during the year .....	87	86,836 15
Losses and claims unpaid December 31, 1895.....	31	31,000 00
Policies or certificates terminated by lapse during the year .....	354	354,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	35	35,000 00
Policies or certificates written during the year.....	131	131,000 00
<b>Total</b> .....	<b>166</b>	<b>\$166,000 00</b>
Deduct number and amount which have ceased to be in force .....	4	4,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>162</b>	<b>\$162,000 00</b>
Policies or certificates terminated by lapse during the year .....	4	4,000 00

## KNIGHTS OF HONOR,

ST. LOUIS, MO.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1873.

JOHN MULLIGAN, *Supreme Director*.B. F. NELSON, *Supreme Reporter*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$3,729 34

## INCOME.

Benefit Certificates .....	\$12,185 20
Annual dues.....	21,686 25
Expense assessments .....	115,213 02
W. O. B. assessments.....	8,943,117 86
Total paid by members .....	\$4,092,211 33
General expenses .....	25 00
Defunct cards, \$89.00; fines, \$672.16; exchange, \$65.83; interest, \$3,771.96; supplies, \$1,901.15; uniformed rank, \$20.00...	6,520 10
Total income....	4,086,756 43
Total net resources.....	\$4,102,478 77

## DISBURSEMENTS.

Claims .....	\$3,944,233 33
Attorneys' fees and court costs.....	2,218 61
Supreme Lodge session .....	2,870 46
Supreme Lodge officers .....	685 32
Committee on laws, \$141.40; committee on appeals, \$16.75..	158 15
Officers' salaries, \$12,800; clerks salaries, \$13,023.....	25,823 00
Medical examiners' fees .....	378 00
Special deputies, \$1,488.67; deputy supreme dictators, \$83.50.....	2,427 17
Trial tribunal .....	290 45
Organizing lodges .....	8,303 20
Advisory board .....	1,199 20
Fraternal congress.....	337 50
Committee on ritual.....	73 50
Premiums to deputies, \$1,388; premiums to lodges, \$462....	1,850 00
Appropriations to Grand Lodges.....	1,400 00
Over payment returned.....	90 77
Uniformed rank.....	181 75
Bills payable.....	5,000 00
Furniture .....	124 75
Mileage and per diem .....	13,820 30
Rent, \$3,060; printing, \$577.25 .....	3,637 25
Supplies .....	3,071 26
General expense.....	440 96
All other items, viz.: Assessment books, \$188.00; benefit certificate blanks, \$537.25; Knights of Honor paper, \$2,500.00; postage, \$1,675.69; express and telegrams, \$96.10; exchange, \$9.04; blank books and stationery, \$619.83; Fines, \$51.60.....	5,687 61
Total disbursements..	4,024,512 54
Balance.....	\$77,966 23

*Invested as follows:***NET OR INVESTED ASSETS.**

Cash in office of Supreme Reporter .....	\$ 1,075 32	
Cash deposited in National Bank of Commerce .....	76,880 91	
<b>Total net or invested assets, as per balance above.....</b>		<b>\$77,956 23</b>

**NON-INVESTED ASSETS.**

Due from Grand Lodges .....	\$1,499 49	
Due from subordinate lodges .....	6 50	
Due from all other sources .....	20 00	
*Office furniture, \$6,983.45; supplies on hand, \$2,157.48.....	9,140 93	
Assessments collected by subordinate lodges not yet turned over to Supreme Lodge.....	338,320 10	
<b>Total non-invested assets .....</b>		<b>348,867 02</b>
<b>Gross assets.....</b>		<b>\$426,863 25</b>

**LIABILITIES.**

Losses adjusted, due and unpaid, \$87,200.02; not yet due, \$100,000.00 .....	\$187,200 02	
Due Grand and subordinate lodges .....	6 91	
<b>Total actual liabilities.....</b>		<b>187,206 93</b>
<b>Balance, net assets.....</b>		<b>\$239,746 32</b>

**EXHIBIT OF CERTIFICATES OR POLICIES.****TOTAL BUSINESS.**

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	119,785	\$2,254,225 00
Policies or certificates written during the year.....	8,836	140,335 00
<b>Total .....</b>	<b>128,621</b>	<b>\$2,394,560 00</b>
Deduct number and amount which have ceased to be in force .....	13,409	241,965 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>115,212</b>	<b>\$2,152,595 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894 .....	22	\$44,733 35
Losses and claims on policies or certificates incurred during the year .....	2,067	3,986,700 00
<b>Total .....</b>	<b>2,089</b>	<b>\$4,031,433 35</b>
Losses and claims on policies or certificates paid and compromised during the year....	2,046	\$3,944,233 33
Losses and claims unpaid December 31, 1895 .....	43	87,200 02
Policies or certificates terminated by lapse during the year .....	11,342	20,208,500 00

**BUSINESS IN MAINE.**

Policies or certificates in force December 31, 1894.....	539	\$1,026,500 00
Policies or certificates written during the year .....	4	5,500 00
<b>Total .....</b>	<b>543</b>	<b>\$1,032,000 00</b>
Deduct number and amount which have ceased to be in force .....	34	56,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>509</b>	<b>\$976,000 00</b>
Losses and claims on policies or certificates incurred during the year.....	12	\$21,000 00
Losses and claims on policies or certificates paid and compromised during the year....	12	21,000 00
Policies or certificates terminated by lapse during the year .....	22	35,000 00

\* Not admitted.

## KNIGHTS OF THE MACCABEES OF THE WORLD,

PORT HURON, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1883.

D. P. MARKEY, *President.*N. S. BOYNTON, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.. \$105,425 89

## INCOME.

Gross amount of membership fees, required or represented by applications without deduction ..	\$18,130 25
Annual dues as per contract, without any deduction .....	2,136 94
Assessments: Mortuary, \$888,812.10; expense, \$122,442.00....	1,021,254 19
Total paid by members.....	\$1,041,521 38
Interest.....	2,194 68
Cash received from all other sources, viz: Charter fees and supplies, \$5,855.61; cash deposit in Lithgow case, returned, \$2,800 .....	8,655 61
Total income.....	\$1,052,371 67
Total net resources.....	\$1,157,797 56

## DISBURSEMENTS.

Losses and claims, death claims, \$795,070.12; disability claims, \$22,000 ..	\$817,070 12
Advance payments returned to rejected applicants.....	438 20
Commissions and fees retained by or paid or allowed to agents on account of fees and dues. ....	10,237 49
Salaries of officers.....	14,224 48
Salaries and other compensation of office employees. ....	12,968 61
Rent, \$2,419.12; insurance, \$85.00; advertising and printing, \$13,163.16 .....	15,667 28
All other items, viz: Official Journal, \$27,156.26; supplies, \$18,303.56; postage, \$8,015.96; travelling expenses, \$5,312.24; legal expenses, \$2,553.47; Great Camp State Convention, \$4,412.16; Supreme Tent Review, \$5,799.91; percentage paid State camps, \$33,174.29; miscellaneous, \$3,639.39. ....	108,367 24
Total disbursements.....	\$978,973 42
Balance .....	\$178,824 14

(Total expenses, \$161,463.10.)

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash in office of Supreme Record Keeper.....	\$2,797 13
Cash deposited in banks, viz: Commercial Bank, Port Huron, Mich., \$165,317.44; Port Huron Savings Bank, Port Huron, Mich., \$10,709.57....	176,027 01
Total net or invested assets, as per balance above.....	\$178,824 14



## NON-INVESTED ASSETS.

Deposited with Supreme Court of State of New York.....	\$ 3,300 00	
Assessments collected by subordinate lodges not yet turned over to Supreme Lodge.....	101,000 00	
Total non-invested assets.....		\$106,300 00
Gross assets .....		\$283,024 14

## LIABILITIES.

Losses adjusted, due and unpaid.....	\$44,000 00	
Losses in process of adjustment, reported ..	\$105,400 {	199,400 00
resisted .....	24,000 }	
Salaries, rents and office expenses due and accrued.....	3,940 23	
All other (not including contingent mortuary).....	8,755 34	
Total actual liabilities.....		185,495 57
Balance, net assets.....		\$96,528 57

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894.....	76,620	\$115,386,000 00
Policies or certificates written during the year .....	37,895	45,565,000 00
Total .....	114,515	\$160,951,000 00
Deduct number and amount which have ceased to be in force .....	12,646	17,661,000 00
Total policies or certificates in force December 31, 1895,	101,869	\$143,300,000 00
Losses and claims on policies or certificates { unpaid,	32	56,000 00
unpaid December 31, 1894.....	26	40,000 00
adjusted ...		
Losses and claims on policies or certificates incurred dur- ing the year .....	494	852,700 00
Total.....	552	\$948,700 00
Losses and claims on policies or certificates paid and compromised during the year.....	491	817,070 13
Losses and claims unpaid December 31, 1895 .....	74	129,400 00
Policies or certificates terminated by lapse during the year .....	12,152	16,806,300 00

## BUSINESS IN MAINE.

Policies or certificates written during the year.....	158	\$87,500 00
Deduct number and amount which have ceased to be in force .....	3	4,000 00
Total policies or certificates in force December 31, 1895,	155	\$83,500 00
Policies or certificates terminated by lapse during the year .....	155	83,500 00

## KNIGHTS OF PYTHIAS,

CHICAGO, ILL.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1877.

J. A. HINSEY, *President.*H. B. STOLTE, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$392,572 22

## INCOME.

Annual dues as per contract, without any deduction .....	\$ 46,887 15
Assessments .....	966,088 33
Total paid by members.....	\$1,065,865 48
Interest .....	17,970 06
Cash received from all other sources, viz: certificate and card fees, \$678.35; refunded account, Fraker contested claim, \$1,107.06.....	1,685 31
Total income .....	1,065,880 85
Total net resources.....	\$1,347,863 07

## DISBURSEMENTS.

Losses and claims.....	\$356,571 66
Advance payments returned to rejected applicants and certificates cancelled.....	8,710 95
Salaries of officers .....	5,000 00
Salaries and other compensation of office employees. ....	8,305 00
Medical examiners' fees, whether paid direct by members or otherwise .....	21,320 85
Rent, \$2,340; advertising and printing, \$3,620 32.....	11,160 32
All other items, viz: mileage and per diem board of control, \$592.60; organizers' expenses, \$11,822; attorney's fees and expenses, contested cases and investigating death claims, \$19,570.74; miscellaneous expenses, postage, etc., \$4,365.33.....	36,336 66
Total disbursements .....	\$947,425 44
Balance.....	\$400,587 63

(Total expenses, \$92,142.83.)

*Invested as follows:*

## NET OR INVESTED ASSETS.

Loans on mortgages (first lien) on real estate.....	\$57,100 00
Loans secured by pledge of bonds, stocks or other marketable collateral.....	12,000 00
Cost value of bonds and stocks owned absolutely.....	163,785 00
* Bills receivable.....	10,000 00
Certificates of deposit.....	4,528 44
Cash deposited in banks, viz.: First National Bank, Chicago .....	33,082 44
Claim, City National Bank, Fort Worth, Texas, bank in hands of receiver; assets in process of adjustment, claim of endowment rank secured by indemnity bond in the sum of \$250,000.....	190,043 75
Total net or invested assets, as per balance above .....	\$400,587 63

\* Not admitted.

## NON-INVESTED ASSETS.

Interest accrued .....	\$14,163 68
Market value of bonds and stocks over cost ...	11,545 00
Assessments collected by subordinate lodges not yet turned over to supreme lodge.....	20,968 80
<b>Total non-invested assets .....</b>	<b>46,677 48</b>
<b>Gross assets.....</b>	<b>\$447,215 06</b>

## LIABILITIES.

Losses in process of adjustment, reported, \$190,000; resisted, \$91,000 ..	281,000 00
<b>Balance net assets.....</b>	<b>\$166,215 06</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894.....	36,371	\$76,270,000 00
Policies or certificates written during the year.....	8,764	13,563,000 00
<b>Total .....</b>	<b>45,135</b>	<b>\$89,833,000 00</b>
Deduct number and amount which have ceased to be in force.....	4,137	7,577,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>40,998</b>	<b>\$82,256,000 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894.....	92	\$223,000 00
Losses and claims on policies or certificates incurred during the year .....	444	962,000 00
<b>Total.....</b>	<b>536</b>	<b>\$1,185,000 00</b>
Losses and claims on policies or certificates paid and compromised during the year.....	418	\$904,000 00
Losses and claims unpaid December 31, 1895 .....	444	962,000 00
Policies or certificates terminated by lapse during the year .....	3,708	6,615,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	186	\$327,000 60
Policies or certificates written during the year .....	167	188,000 00
<b>Total .....</b>	<b>360</b>	<b>\$515,000 00</b>
Deduct number and amount which have ceased to be in force.....	45	55,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>315</b>	<b>\$460,000 00</b>
Losses and claims on policies or certificates incurred during the year .....	2	4,000 00
Losses and claims on policies or certificates paid and compromised during the year .....	1	3,000 00
Losses and claims unpaid December 31, 1895 .....	1	1,000 00
Policies or certificates terminated by lapse during the year .....	43	51,000 00

# MASONIC EQUITABLE ACCIDENT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*

C. S. PERRY, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets, December 31 of previous year..... \$12,689 01

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$23,865 00
Assessments: mortuary, \$52,152.00; expense, \$26,673.78 .....	78,825 78
<b>Total paid by members .....</b>	<b>\$102,690 78</b>
Interest .....	287 94
<b>Total income.....</b>	<b>102,978 72</b>
<b>Total net resources.....</b>	<b>\$115,637 73</b>

## DISBURSEMENTS.

Losses and claims .....	\$46,218 37
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	23,865 00
Commissions paid or allowed for collecting assessments, Salaries of officers .....	4,527 27
Salaries and other compensation of office employees.....	11,815 17
Medical examiners' fees whether paid direct by members or otherwise .....	2,309 98
Rent, \$780.00; taxes, \$545.37; advertising and printing, \$1,497.92 .....	1,965 50
All other items, viz.: Exchange, \$2.75; traveling expenses, \$289.13; legal fees, \$1,111.50; care of office, \$123.77; office furniture, \$38.60; expense, \$140.75; return premiums, \$49.55; postage, express and telegrams, \$1,358.21.....	2,823 29
<b>Total disbursements .....</b>	<b>96,658 84</b>
<b>Balance.....</b>	<b>\$18,978 89</b>
(Total expenses, \$50,440.47)	

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$9,786 50
Cash in office.....	1,163 80
Cash deposited in banks, viz:	
International Trust Company .....	\$ 216 28
Shawmut National Bank .....	6,779 77
	6,996 05
All other deposits, viz.:	
International Trust Company.....	\$ 5 00
Shawmut National Bank .....	832 54
State Treasury of Massachusetts .....	95 00
	1,082 54
<b>Total net or invested assets, as per balance above.....</b>	<b>\$18,978 89</b>

## NON-INVESTED ASSETS.

Interest due, \$95.00; accrued, \$47.50.....	\$ 142 50
*Office furniture.....	1,200 00
Total non-invested assets.....	1,342 50
Gross assets.....	\$20,521 39

## LIABILITIES.

Advance assessments.....	2,936 50
Balance, net assets.....	\$17,584 89

## CONTINGENT MORTUARY ASSETS.

Mortuary assessment, due and unpaid ...	\$2,406 00
not yet called for losses unadjusted.....	3,690 00
not yet called for losses resisted ...	6,200 00
not yet called for losses reported .....	4,500 00
Total due from members .....	\$16,796 00

## CONTINGENT MORTUARY LIABILITIES.

Losses in processes of adjustment (number of claims, 61), reported (number of claims, 3).....	\$3,690 00 4,500 00
resisted (number of claims, 3).....	6,200 00
Total contingent mortuary liabilities .....	\$14,380 00

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894.....	6,201	\$26,356,500 00
Policies or certificates written during the year.....	4,773	14,414,000 00
Total .....	10,974	\$40,770,500 00
Deduct number and amount which have ceased to be in force .....	3,183	11,364,000 00
Total policies or certificates in force December 31, 1895	7,791	\$29,406,500 00
Losses and claims on policies or certificates unpaid Decem- ber 31, 1894 .....	63	\$ 4,992 00
Losses and claims on policies or certificates incurred dur- ing the year .....	719	55,646 37
Total .....	782	\$60,578 37
Losses and claims on policies or certificates paid during the year .....	715	\$46,318 37
Policies or certificates terminated by death during the year	18	18,450 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	944	\$3,632,250 00
Policies or certificates written during the year.....	486	1,972,750 00
Total .....	1,430	\$4,905,000 00
Deduct number and amount which have ceased to be in force .....	554	1,955,750 00
Total policies or certificates in force December 31, 1895	876	\$2,949,250 00
Losses and claims on policies or certificates unpaid De- cember 31, 1894 .....	15	\$ 844 27
Losses and claims on policies or certificates incurred dur- ing the year .....	101	5,067 64
Total .....	116	\$6,511 91
Losses and claims on policies or certificates paid during the year .....	106	\$5,911 91

\* Not admitted.

**MASONS' FRATERNAL ACCIDENT ASSOCIATION  
OF AMERICA,  
WESTFIELD, MASS.**

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

WILLIAM PROVIN, *President.*

JAMES A. LARKIN, *Secretary.*

**BALANCE SHEET.**

Amount of net or invested assets December 31st of previous year..... \$22,402 94

**INCOME.**

Gross amount of membership fees required or represented by applications, without deduction.....	\$23,490 00
Annual dues as per contract, without any deduction.....	40,175 00
Assessments: (Mortuary).....	76,606 50
<b>Total paid by members .....</b>	<b>\$140,271 50</b>
Interest .....	571 14
<b>Total income.....</b>	<b>140,842 64</b>
<b>Total net resources. ....</b>	<b>\$168,245 58</b>
(Assessments paid in advance, \$4,504.50.)	

**DISBURSEMENTS.**

Losses and claims .....	\$78,389 93
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	30,186 10
Commissions paid or allowed for collecting assessments..	5,767 06
Salaries of managers and agents not paid by commissions	3,500 00
Other compensation of officers. ....	7,749 11
Salaries and other compensation of office employees..	4,221 14
Medical examiner's fees, whether paid direct by members or otherwise.....	567 00
Rent, \$800.00; taxes, \$1,034.90; advertising, \$488.90; printing, \$879.68.....	3,903 43
All other items, viz: Office incidentals, \$176.00; postage, \$2,077.69; contingent expenses, \$2,537.53; furniture and fixings, \$344.20; travelling, \$2,244.22; sundries, \$86.16.....	7,464 82
<b>Total disbursements .....</b>	<b>141,648 59</b>
<b>Balance.....</b>	<b>\$21,596 99</b>
(Advance assessments applied, included above, \$3,450.00.)	
(Total expenses, \$62,658.66.)	

*Invested as follows:*

**NET OR INVESTED ASSETS.**

Cost value of bonds and stocks owned absolutely.. .....	\$2,580 00
Cash in office.....	3,455 55
Cash deposited in banks, viz: Woronoco Savings Bank, \$12,080 42; Hampden National Bank, \$3,531.02 .....	15,561 44
<b>Total net or invested assets, as per balance above .....</b>	<b>\$21,596 99</b>

## NON-INVESTED ASSETS.

* Furniture and fixtures.....	\$2,809 24
Market value of bonds and stocks over cost.....	124 00
Assessments collected by subordinate councils not yet turned over to Supreme Lodge (contingent).....	50,070 00
<b>Total non invested assets .....</b>	<b>\$53,003 24</b>
<b>Gross assets.....</b>	<b>\$74,600 23</b>

## LIABILITIES.

Losses in process of adjustment, reported .....	\$ 5,000 00	
resisted.....	23,000 00	\$28,000 00
Advance assessments.....		2,083 00
All other (not including contingent mortuary), viz:		
Agents' expenses for forming councils.....	734 84	
<b>Total actual liabilities.....</b>		<b>\$30,827 84</b>
<b>Balance, net assets.....</b>		<b>\$43,772 39</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount</i>
Policies or certificates in force December 31, 1894 .....	10,017	\$42,585,390 00
Policies or certificates written and re-instated during the year.....	5,432	21,203,250 00
<b>Total .....</b>	<b>15,449</b>	<b>\$63,788,640 00</b>
Deduct number and amount which have ceased to be in force .....	3,676	16,542,000 00
<b>Total policies or certificates in force December 31, 1895..</b>	<b>11,773</b>	<b>\$47,256,640 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894 .....	5	\$19,250 00
Losses and claims on policies or certificates incurred dur- ing the year .....	892	98,989 83
<b>Total.....</b>	<b>897</b>	<b>\$118,239 83</b>
Losses and claims on policies or certificates paid and com- promised during the year.....	818	78,989 83
Losses and claims unpaid December 31, 1896.....	6	21,250 00
Policies or certificates terminated by lapse during the year,	3,670	16,520,750 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	971	\$3,403,470 00
Policies or certificates written during the year ..	487	1,986,700 00
<b>Total.....</b>	<b>1,458</b>	<b>\$5,400,170 00</b>
Deduct number and amount which have ceased to be in in force .....	462	1,894,200 00
<b>Total policies or certificates in force December 31, 1895..</b>	<b>996</b>	<b>\$3,505,970 00</b>
Losses and claims on policies or certificates incurred dur- ing the year.....	86	5,556 68
Losses and claims on policies or certificates paid and com- promised during the year.....	86	5,556 68
Policies or certificates terminated by lapse during the year,	462	1,894,200 00

\* Not admitted.

## NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

GEORGE H. HOWARD, *President*.DANIEL M. FRYE, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year... \$16,913 51

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$5,658 00	
Annual dues as per contract, without any deduction.....	8,536 40	
Assessments.....	212,338 43	
Medical examiners' fees, paid by applicant for supervision and registration.....	3,174 00	
Total paid by members.....	\$229,706 83	
Interest, \$102.99; rent, \$275.00.....	377 99	
Cash received from all other sources, viz.: supplies.....	863 50	
Total income.....		230,948 32
Total net resources.....		\$247,861 83

## DISBURSEMENTS.

Losses and claims.....	\$224,000 00	
Commissions and fees retained by or paid deputies for instituting new lodges.....	1,350 85	
Salaries of officers, \$3,837.46; other compensation of officers, \$730.59.....	4,668 05	
Salaries and other compensation of office employees.....	1,525 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	1,587 00	
Rent, \$960.00; advertising and printing, \$1,689.22.....	2,649 22	
All other items, viz.: incidentals, \$1,539.58; office expenses, \$294.25; supplies, \$877.36; traveling expenses, \$700.88; postage, \$561.10.....	4,003 17	
Total disbursements.....		239,783 39
Balance.....		\$8,078 44

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash deposited in Newport, R. I., National Bank..... \$8,078 44

## LIABILITIES.

Losses in process of adjustment, reported, \$15,000.00; resisted \$3,000.00, \$18,000 00



## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894 .....	15,766	\$29,811,000 00
Policies or certificates written during the year .....	2,817	5,213,000 00
Total .....	18,583	\$35,024,000 00
Deduct number and amount which have ceased to be in force .....	492	895,000 00
Total policies or certificates in force December 31, 1895, .....	18,083	\$34,129,000 00
Losses and claims on policies or certificates unpaid December 31, 1894.....	2	\$ 5,000 00
Losses and claims on policies or certificates incurred during the year .....	117	237,000 00
Total .....	119	\$242,000 00
Losses and claims on policies or certificates paid during the year.....	110	\$224,000 00
Losses and claims outstanding unpaid December 31, 1895..	9	18,000 00
Policies or certificates terminated by lapse during the year .....	375	658,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	2,626	\$3,609,000 00
Policies or certificates written during the year.....	401	1,307,000 00
Total .....	3,026	\$4,916,000 00
Deduct number and amount which have ceased to be in force .....	132	201,000 00
Total policies or certificates in force December 31, 1895, .....	2,894	\$4,715,000 00
Losses and claims on policies or certificates incurred during the year .....	22	\$39,000 00
Losses and claims on policies or certificates paid during the year.....	21	36,000 00
Losses and claims unpaid December 31, 1895.....	1	3,000 00
Policies or certificates terminated by lapse during the year.....	110	162,000 00

## NORTHERN MUTUAL RELIEF ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

GEORGE B. KELSO, *President.*WALTER WRIGHT, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$3,745 35

## INCOME.

Assessments: Mortuary, \$38,994.66; relief, \$2,411.04 ... ..	\$41,406 30
Interest .....	91 67
Cash received from all other sources, viz: Per capita tax,	1,156 50
Certificate fees .....	158 00
Sale of supplies and sundries .....	1,851 08
<b>Total income</b> .....	<b>\$44,663 56</b>
<b>Total net resources</b> .....	<b>\$48,412 81</b>

## DISBURSEMENTS.

Losses and claims .....	\$40,857 96
Salaries of managers and agents not paid by commis- sions .....	1,554 16
Salaries of officers .....	500 00
Salaries and other compensation of office employes .....	170 00
Rent, \$75.00; advertising and printing, \$214.50. ....	289 50
All other items, viz: General expenses .. .....	763 07
<b>Total disbursements</b> .....	<b>44,234 69</b>
<b>Balance</b> .....	<b>\$4,178 12</b>

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash in office .....	\$ 300 00
Cash deposited in banks, viz.: Manerick Bank, \$182.42; Old Colony Trust Company, \$3,745.70 .....	3,878 12
<b>Total net or invested assets, as per balance above</b> .....	<b>\$4,178 12</b>

## \*EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .....	1,336	-
Policies or certificates written during the year .....	180	-
<b>Total</b> .....	<b>1,516</b>	<b>-</b>
Deduct number and amount which have ceased to be in force .....	514	-
<b>Total policies or certificates in force December 31, 1895 ..</b>	<b>1,002</b>	<b>-</b>
Losses and claims on policies or certificates unpaid De- cember 31, 1894 .....	19	-
Losses and claims on policies or certificates incurred dur- ing the year .....	18	-
<b>Total</b> .....	<b>37</b>	<b>-</b>

\*Amounts not reported.

	<i>Number.</i>	<i>Amount.</i>
Losses and claims on policies or certificates paid and compromised during the year....	35	-
Losses and claims unpaid December 31, 1886.....	2	-
Policies or certificates terminated by lapse during the year.....	486	-

## \*BUSINESS IN MAINE.

Policies or certificates in force December 31, 1884.....	73	-
Policies or certificates written during the year.....	1	-
<b>Total.....</b>	<b>74</b>	<b>-</b>
Deduct number and amount which have ceased to be in force.....	40	-
<b>Total policies or certificates in force December 31, 1886..</b>	<b>34</b>	<b>-</b>
Losses and claims on policies or certificates unpaid December 31, 1884.....	1	-
Losses and claims on policies or certificates paid during the year.....	1	-
Policies or certificates terminated by lapse during the year.....	40	-

## ODD FELLOWS' ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

JOHN J. WHIPPLE, *President.*JAY B. CRAWFORD, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$8,835 71

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction (estimated)....	\$ 3,000 00
Assessments: Mortuary, \$32,333; expense, \$23,086.....	55,428 00
<b>Total income.....</b>	<b>\$58,428 00</b>
<b>Total net resources.....</b>	<b>\$87,263 71</b>

(Assessments paid in advance, \$546.)

## DISBURSEMENTS.

Losses and claims.....	\$36,435 81
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	3,000 00
Commissions paid or allowed for collecting assessments..	1,973 41
Salaries of managers and agents not paid by commissions,	739 53
Salaries of officers.....	6,006 69
Salaries and other compensation of office employees. ....	3,339 55
Medical examiners' fees, whether paid direct by members or otherwise.....	91 00
Rent, \$1,000.00; advertising and printing, \$1,601.75.....	2,601 75
All other items, viz: Admission to other states, \$364.69; protection of benefit fund (paid from annual dues), \$2,608.09.....	3,973 78
<b>Total disbursements.....</b>	<b>\$56,950 56</b>
<b>Balance.....</b>	<b>\$10,313 15</b>

(Advance assessments applied, included above, \$546.)  
(Total expenses, \$20,514.75.)

\* Amounts not reported.

*Invested as follows:*

NET OR INVESTED ASSETS.

Cash deposited in banks, viz:		
Hancock National Bank.....	\$1,344	11
In office, since deposited.....	6,421	25
In transit, since received.....	2,517	78
Willey Savings Bank.....	30	00
Total net or invested assets, as per balance above.....		\$10,313 15

LIABILITIES.

Advance assessments.....	\$546 00
Balance, net assets.....	\$9,767 15

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894.....	6,253	\$18,586,300 00
Policies or certificates written during the year.....	2,688	7,807,000 00
Total.....	8,941	\$26,403,300 00
Deduct number and amount which have ceased to be in force.....	1,907	4,157,050 00
Total policies or certificates in force December 31, 1895.....	7,034	\$22,246,250 00
Losses and claims on policies or certificates unpaid December 31, 1894.....	1	\$ 2,500 00
Losses and claims on policies or certificates incurred during the year.....	535	37,235 81
Total.....	536	\$39,735 81
Losses and claims on policies or certificates paid and compromised during the year.....	504	\$36,435 81
Losses and claims unpaid December 31, 1895.....	32	3,300 00
Policies or certificates terminated by lapse during the year.....	1,904	4,148,800 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	1,347	\$3,482,300 00
Policies or certificates written during the year.....	457	1,103,250 00
Total.....	1,704	\$4,585,450 00
Deduct number and amount which have ceased to be in force ..	373	1,015,200 00
Total policies or certificates in force December 31, 1895.....	1,331	\$3,570,250 00
Losses and claims on policies or certificates incurred during the year.....	131	\$3,442 56
Losses and claims on policies or certificates paid and compromised during the year.....	124	8,117 22
Losses and claims unpaid December 31, 1895.....	7	325 84
Policies or certificates terminated by lapse during the year.....	372	1,013,950 00

## ORDER OF UNITED FRIENDS,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

E. A. SHALLCROSS, JR., *President.*R. H. BURNHAM, *Secretary.*

Balance on hand December 31, 1894 .....	\$19,948 81
---	-------------

## INCOME.

From assessments .....	\$422,616 86	
All other sources, viz.: Expense assessment.....	8,458 50	
Interest .....	479 88	
Supplies .....	2,486 85	
Total income.....		434,044 09
Total net resources.....		\$453,992 90

## DISBURSEMENTS.

For death losses .....	\$408,000 00	
Claims for accident or sickness.....	27,000 00	
Salaries of officers and clerks.....	6,600 00	
All other expenditures, viz.: Representation and deputies, fuel, lights and supplies.....	11,036 00	
Total disbursements.....		452,636 00
Balance.....		\$1,356 90

## MEMBERSHIP.

Total membership, December 31, 1894 .....	17,398
Admitted during the year .....	1,149
Total .....	18,547
Terminated during the year: By death, 234; by lapse, 1,750.....	1,984
Total membership, December 31, 1895 .....	16,563

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Certificates in force December 31, 1894.....	392	\$498,500 00
Certificates written during the year.....	19	19,500 00
Total .....	401	\$518,000 00
Deduct number and amount ceased to be in force during the year.....	30	46,000 00
Total certificates in force December 31, 1895 .....	371	\$472,000 00
Losses or claims on certificates paid during the year.....	8	\$11,500 00
Losses or claims on certificates incurred during the year,	6	8,000 00

**RED MEN'S FRATERNAL ACCIDENT ASSOCIATION  
OF AMERICA,  
WESTFIELD, MASS.**

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ROBERT H. KNEIL, *President.*

ROBERT GOWDY, *Secretary.*

**BALANCE SHEET.**

Amount of net or invested assets, December 31 of previous year..... **\$1,342 57**

**INCOME.**

Gross amount of membership fees required or represented by applications, without deduction.....	\$7,210 00
Annual dues as per contract, without any deduction . . .	4,386 03
Assessments .....	8,772 06
<b>Total paid by members .....</b>	<b>\$20,368 09</b>
Cash received from all other sources, viz: Re-instate-ments .....	135 55
<b>Total income.....</b>	<b>\$20,503 64</b>
<b>Total net resources.....</b>	<b>\$21,846 21</b>

**DISBURSEMENTS.**

Losses and claims .....	\$7,731 08
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	7,998 20
Salaries and other compensation of officers.....	2,308 08
Salaries and other compensation of office employees.....	122 75
Rent, \$150.00; advertising and printing, \$312.90.....	462 90
All other items, viz: sundries, postage, etc. ....	964 65
<b>Total disbursements.....</b>	<b>\$19,537 66</b>
<b>Balance....</b>	<b>\$2,258 55</b>

*Invested as follows:*

**NET OR INVESTED ASSETS.**

Cash in office.....	\$800 00
Cash deposited in bank, viz: First National Bank of Westfield .....	1,358 55
<b>Total net or invested assets, as per balance above....</b>	<b>\$2,258 55</b>

**LIABILITIES.**

Losses adjusted .....	\$172 50
<b>Balance, net assets. ....</b>	<b>\$2,086 06</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894. ....	1,516	\$4,125,750 00
Policies or certificates written during the year..... ..	1,442	3,696,750 00
<b>Total .....</b>	<b>2,958</b>	<b>\$7,822,500 00</b>
Deduct number and amount which have ceased to be in force .....	1,367	3,299,750 00
<b>Total policies or certificates in force December 31, 1895</b>	<b>1,591</b>	<b>\$4,522,750 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894 .....	5	\$ 175 71
Losses and claims on policies or certificates incurred during the year .....	179	7,727 87
<b>Total .....</b>	<b>184</b>	<b>\$7,908 58</b>
Losses and claims on policies or certificates paid and compromised during the year .....	179	\$7,731 08
Losses and claims unpaid December 31, 1895 .....	5	175 60
Policies or certificates terminated by lapse during the year	1,367	32,997 50

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	67	\$215,750 00
Policies or certificates written during the year..... ..	57	154,000 00
<b>Total .....</b>	<b>124</b>	<b>\$369,750 00</b>
Deduct number and amount which have ceased to be in force .....	17	51,750 00
<b>Total policies or certificates in force December 31, 1895</b>	<b>107</b>	<b>\$318,000 00</b>
Losses and claims on policies or certificates incurred during the year .....	8	51,929 00
Losses and claims on policies or certificates paid and compromised during the year... ..	8	\$51,929 00
Policies or certificates terminated by lapse during the year	17	51,750 00

## ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

JOHN E. POUND, *Supreme Regent.*W. O. ROBSON, *Supreme Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$556,968 85

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$41,864 50
Cards and dues by members at large .....	13 00
Per capita tax.....	53,617 36
Assessments, (mortuary).....	4,204,007 88
Total paid by members.....	\$4,289,402 74
Interest, \$14,854.79; rent, \$555.00 .....	15,509 79
Cash received from all other sources, viz: Supplies sold to deputies, grand and subordinate councils, \$10,544.56; fines from delinquent councils, \$1,901.10; dispensations, \$178.00; Royal Arcanum Bulletin, \$85.55; repayment of express, telegrams, etc., \$2.89; State insurance department, \$35.00; extension of the order, \$150.00 .....	12,908 10
Total income .....	4,397,890 63
Total net resources.....	\$4,884,789 48

## DISBURSEMENTS.

Losses and claims.....	\$4,197,446 12
Supplies purchased to be sold .....	5,517 60
Benefit certificate fees returned, \$35.00; fines remitted, \$568.50.....	633 50
Assistance to Grand Councils, \$2,775.00; extension of the order, \$13,151.73 .....	15,926 73
Salaries of managers and agents not paid by commissions, Salaries of officers, \$23,458.10; other compensation of officers and members, \$15,678.81 .....	1,435 34
Other compensation of office employees.....	39,136 91
Assessment calls.....	23,220 88
Royal Arcanum Bulletin, \$644.26; literature and publications, \$775.90; circulars, \$175.00.....	1,645 17
Taxes, \$614.40; printing, \$2,367.56 .....	1,586 16
Office furniture.....	2,961 96
Royal Arcanum building maintenance, less taxes.....	476 60
All other items, viz.: State laws, \$119.63; postage, telegrams and expressage, \$4,406.70; State medical examiners supplies, \$67.30; Supreme Council session, \$2,942.19; contingent fund under Supreme Regent, \$52.65; benefit certificates, \$563.31; legal services and investigating deaths, \$2,433.47; statistics, \$1,762.86; current office expenses, \$692.34; books and stationery, \$1,320.66.....	3,154 56
Total disbursements .....	14,553 33
Balance.....	4,307,723 85
	\$577,065 63

(Total expenses, \$104,126.63.)



*Invested as follows:*

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$59,170 97
Cost value of bonds and stocks owned absolutely.....	19,517 50
Cash deposited in banks.....	495,877 16
All other deposits, viz.: National Bank of the Commonwealth, Boston.....	2,500 00
<b>Total net or invested assets, as per balance above .....</b>	<b>\$577,065 63</b>

## NON-INVESTED ASSETS.

Interest due, \$2,081.30; accrued, \$190.00.....	\$2,271 30
Rents due.....	275 00
Market value of real estate over costs and incumbrances,	36,911 14
Market value of bonds and stocks over cost.....	492 50
Assessments collected by subordinate lodges not yet turned over to supreme lodge.....	292,319 52
<b>Total non-invested assets .....</b>	<b>\$32,269 46</b>
<b>Gross assets.....</b>	<b>\$609,335 09</b>

## LIABILITIES.

Losses adjusted, due and unpaid.....	\$153,000 00
Losses reported semi-officially, no proofs received .....	318,000 00
Losses in process of adjustment, reported, \$99,000; resisted, \$30,000 .....	129,000 00
All other.....	1,384 05
<b>Total actual liabilities.....</b>	<b>\$601,384 05</b>
<b>Balance net assets.....</b>	<b>\$299,951 04</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894.....	159,307	\$463,063,500 00
Policies or certificates written during the year.....	20,454	56,851,500 00
<b>Total .....</b>	<b>179,761</b>	<b>\$519,915,000 00</b>
Deduct number and amount which have ceased to be in force.....	5,701	18,462,500 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>174,060</b>	<b>\$508,452,500 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894.....	120	\$351,400 00
Losses and claims on policies or certificates incurred during the year .....	1,527	4,435,500 00
<b>Total.....</b>	<b>1,647</b>	<b>\$4,786,900 00</b>
Losses and claims on policies or certificates paid and compromised during the year.....	1,447	\$4,304,900 00
Losses and claims unpaid December 31, 1895 .....	1,527	4,435,500 00
Policies or certificates terminated by lapse during the year .....	4,174	12,027,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	568	\$1,623,000 00
Policies or certificates written during the year .....	22	66,000 00
<b>Total .....</b>	<b>590</b>	<b>\$1,689,000 00</b>
Deduct number and amount which have ceased to be in force.....	47	117,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>543</b>	<b>\$1,572,000 00</b>
Losses and claims on policies or certificates incurred during the year .....	10	28,500 00
Losses and claims on policies or certificates paid and compromised during the year. ....	8	22,500 00
Losses and claims unpaid December 31, 1895 .....	2	6,000 00

## ROYAL CONCLAVE OF KNIGHTS AND LADIES,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1888.

R. C. PINGREE, *President*.BENJAMIN F. SPILMAN, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$489 98

## INCOME.

Annual dues as per contract, without any deduction....	\$ 83 00
Assessments: Mortuary, \$281.72; expense, \$446.32. ....	728 04
<b>Total paid by members .....</b>	<b>\$811 04</b>
Interest .....	11 25
Cash received from all other sources .....	3 20
<b>Total income.....</b>	<b>825 49</b>
<b>Total net resources. ....</b>	<b>\$1,315 47</b>

## DISBURSEMENTS.

Losses and claims .....	\$18 70
Salaries of officers .....	50 00
Rent, \$120.00; advertising and printing, \$20.00 .....	140 00
All other items, viz: Borrowed money, \$431.75; sundries, \$75.99 .....	507 74
<b>Total disbursements.....</b>	<b>716 44</b>
<b>Balance . ....</b>	<b>\$599 03</b>
(Total expenses, \$285.99)	

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash deposited in banks:..... \$599 03

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894 .. .. .	149	\$256,000 00
Policies or certificates written during the year.....	2	2,000 00
<b>Total .....</b>	<b>151</b>	<b>\$258,000 00</b>
Deduct number and amount which have ceased to be in force .....	50	89,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>101</b>	<b>\$169,000 00</b>
<b>Policies or certificates terminated by lapse during the year</b>	<b>50</b>	<b>\$89,000 00</b>

TRANSACTIONED NO BUSINESS IN MAINE DURING 1895.

## ROYAL SOCIETY OF GOOD FELLOWS,

BOSTON, MASS.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

W. R. SPOONER, *President*.JAS. W. SWOGER, *Supreme Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$5,634 73

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$943 50	
Annual dues as per contract, without any deduction (per capita tax) .....	18,794 66	
Assessments, mortuary .....	338,983 33	
Total paid by members .....	\$358,721 49	
Interest .....	306 25	
Cash received from all other sources, viz: Cash sales, supplies, fines, etc.....	2,484 24	
Borrowed money.....	5,250 00	
Total income.....		\$86,761 98
Total net resources.....		\$372,396 71
(Assessments paid in advance, \$338,983.33.)		

## DISBURSEMENTS.

Losses and claims.....	\$334,049 16	
Protection of benefit fund .....	9,000 00	
Salaries of officers.....	9,700 00	
Salaries and other compensation of office employees .....	3,092 57	
Rent, \$634.07; advertising and printing, \$3,241.07.....	3,875 14	
Borrowed money returned .....	4,750 00	
All other items, viz: Postage, expressage, telegraphing, stationery, supplies, fixtures, instituting assemblies and extension of society, general expenses, etc .....	6,069 32	
Total disbursements .....		\$70,526 19
Balance .....		\$1,870 52
(Advance assessments applied, included above, \$343,049.16.)		
(Total expenses, \$27,477.03.)		

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash in office ..... \$1,870 52 |

## NON-INVESTED ASSETS.

Ledger accounts .....	\$ 90 50	
Assessments called, not yet due.....	27,000 00	
Assessments not yet called for losses resisted, \$17,000; reported, \$25,500 .....	42,500 00	
Stock on hand .....	3,435 34	
Assessments collected by subordinate lodges not yet turned over to supreme lodge.....	5,800 00	
Total non-invested assets .....		78,825 84
Gross assets.....		\$80,696 36

LIABILITIES.

Losses adjusted, not yet due .....		\$12,000 00
Losses in process of adjustment, reported....	\$43,000 {	60,000 00
resisted .....	17,000 }	219 89
Ledger accounts.....		
All other (not including contingent mortuary) viz: Bor-		
rowed money .....		2,500 00
Total actual liabilities.....		74,719 89
Balance, net assets.....		\$5,976 47

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894 .....	12,870	\$37,210,500 00
Policies or certificates written during the year.....	1,007	1,439,500 00
Total .....	13,877	\$38,650,000 00
Deduct number and amount which have ceased to be in force .....	1,908	3,592,500 00
Total policies or certificates in force December 31, 1895,	11,968	\$35,057,500 00
Losses and claims on policies or certificates unpaid Decem-		
ber 31, 1894 .....	36	\$78,000 00
Losses and claims on policies or certificates incurred dur-		
ing the year .....	144	845,000 00
Total .....	180	\$923,000 00
Losses and claims on policies or certificates paid and		
compromised during the year....	146	\$354,049 16
Losses and claims unpaid December 31, 1895 .....	34	72,000 00
Policies or certificates terminated by lapse during the year	1,765	3,047,500 00

BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	231	\$392,000 00
Policies or certificates written during the year .....	7	8,000 00
Total .....	238	\$400,000 00
Deduct number and amount which have ceased to be in force .....	51	75,000 00
Total policies or certificates in force December 31, 1895,	187	\$325,000 00
Losses and claims on policies or certificates incurred dur-		
ing the year .....	1	\$2,000 00
Losses and claims on policies or certificates paid and		
compromised during the year....	1	2,000 00
Policies or certificates terminated by lapse during the year .....	50	73,000 00

## ROYAL TEMPLARS OF TEMPERANCE,

BUFFALO, N. Y.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1877.

L. R. SANBORN, *President*.ESBON B. REW, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..      \$7,012 99

## INCOME.

General fund call .....	\$ 11,118 05	
Assessments: Mortuary .....	320,799 21	
Medical examiners' fees, paid by applicant .....	965 81	
Total paid by members.....	\$332,881 07	
Interest, \$138.82; rent, \$387.25.....	528 07	
Cash received from all other sources, viz: Per capita tax and supplies.....	1,088 78	
Total income.....		334,445 90
Total net resources.....		\$341,468 89

## DISBURSEMENTS.

Losses and claims .....	\$309,205 00	
Salaries of officers, \$3,869.32; other compensation of officers, \$1,110.75 .....	5,070 07	
Salaries and other compensation of office employees .....	950 50	
Rent, \$457.53; advertising and printing, \$1,824.79 .....	2,282 32	
All other items, viz: Official organ, \$2,154.00; postage, exchange, telegrams, \$725.00; membership premiums, \$2,227.00; Supreme Organizers' expenses, \$3,950.43; Board of Directors' expenses, \$608.06; legal services, \$79.00 .....	9,748 49	
Total disbursements.....		327,951 38
Balance .....		\$14,207 51

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash deposited in banks, viz: Merchants' Bank, Buffalo, N. Y.....      \$14,207 51

## NON-INVESTED ASSETS.

Assessments collected by subordinate lodges not yet turned over to Supreme Lodge.....	55,150 00
Gross assets .....	\$69,357 51

## LIABILITIES.

Losses adjusted, due and unpaid, \$23,750.00; not yet due, \$31,400.00.....	\$55,150 00
All other (not including contingent mortuary).....	48,590 79
Total actual liabilities.....	\$103,740 79

## EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894.....	12,275	\$16,763,400 00
Policies or certificates written during the year.....	1,789	1,371,125 00
<b>Total.....</b>	<b>14,064</b>	<b>\$18,134,525 00</b>
Deduct number and amount which have ceased to be in force.....	1,568	3,097,925 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>12,481</b>	<b>\$15,036,600 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894.....	23	38,000 00
Losses and claims on policies or certificates incurred during the year.....	210	309,205 00
<b>Total.....</b>	<b>233</b>	<b>\$347,205 00</b>
Losses and claims on policies or certificates paid and compromised during the year.....	210	309,205 00
Losses and claims unpaid December 31, 1895.....	13	19,250 00
Policies or certificates terminated by lapse during the year.....	1,373	2,788,720 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	41	\$80,000 00
Deduct number and amount which have ceased to be in force.....	4	6,000 00
<b>Total policies or certificates in force December 31, 1895,</b>	<b>37</b>	<b>\$54,000 00</b>
Policies or certificates terminated by lapse during the year.....	4	6,000 00

## UNITED FELLOWSHIP,

BOSTON, MASS.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1880.

L. W. HUTCHINSON, *President.*GEORGE W. WAITE, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets, December 31 of previous year..... \$902 17

## INCOME.

Assessments: Mortuary, \$3,218.08; expense, \$657.25 .....	\$3,218 08
Medical examiners' fees, paid by applicant.....	657 25
Total paid by members .....	\$3,875 33
Cash received from all other sources .....	51 09
Total income.....	\$3,926 42
Total net resources.....	\$4,828 59

## DISBURSEMENTS.

Losses and claims .....	\$3,941 50
Salaries and other compensation of officers.....	275 17
Rent, taxes, advertising and printing ....	412 60
Total disbursements.....	\$4,629 27
Balance....	\$199 32

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash in office .....	\$199 32
----------------------	----------

## \* BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894.....	112	\$212,500 00
Deduct number and amount which have ceased to be in force .....	45	85,000 00
Total policies or certificates in force December 31, 1895	67	\$128,500 00
Losses and claims on policies or certificates incurred during the year .....	6	12,000 00
Losses and claims unpaid December 31, 1895 .....	1	2,000 00
Policies or certificates terminated by lapse during the year	38	-

\* Total business not reported.

## UNITED ORDER OF PILGRIM FATHERS,

LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

J. ALBION BRIGGS, *President.*JAMES E. SHEPARD, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$13,808 35

## INCOME.

Annual dues as per contract, without any deduction.....	\$ 14,040 45
Assessments: (Mortuary) .....	319,398 93
Total paid by members .....	\$333,439 38
Interest .....	604 72
Cash received from all other sources, viz: Charter fees, \$1,800; withdrawal cards, \$159.25; buttons sold, \$112.80; over draft, \$18.45; benefit certificates, change of beneficiaries and sale of supplies, \$1,642.10.....	3,732 60
Total income.....	\$337,776 70
Total net resources. ....	\$351,585 05

## DISBURSEMENTS.

Losses and claims .....	\$298,747 15
Salaries of officers .....	5,530 55
Salaries and other compensation of office employes.....	970 56
Rent, \$500; advertising and printing, \$1,082.62.....	2,182 62
All other items, viz: Postage, \$630.40; mileage of officers, \$1,292.53; mileage for annual session, \$1,126; expense of deputies installing officers, mileage, \$1,465.60; services, \$797.50; organizing new colonies, charter fees, \$1,800; paid deputies, \$1,000; miscellaneous, \$2,349.44.....	10,461 47
Total disbursements .....	\$317,952 35
Balance.....	\$33,632 70
(Total expenses, \$19,205.20.)	

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely.....	\$ 3,000 00
Cash deposited in banks .....	30,632 90
Total net or invested assets, as per balance above .....	\$33,632 90

## NON-INVESTED ASSETS.

Market value of bonds and stocks over cost.....	\$ 360 00
Assessments collected by subordinate lodges not yet turned over to Supreme Lodge .....	32,850 00
Total non invested assets .....	\$33,210 00
Gross assets.....	\$66,842 90



## LIABILITIES.

Losses adjusted, due and unpaid, \$6,000; not yet due, \$52,000	\$58,000 00
Losses in process of adjustment, reported .....	\$ 2,000 00 {
resisted.....	3,000 00 }
Salaries, rents and office expenses due and accrued....	100 00
Total actual liabilities. ....	\$63,100 00
Balance, net assets.....	\$3,742 90

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	Number.	Amount.
Policies or certificates in force December 31, 1894 .....	18,388	\$30,725,000 00
Policies or certificates written during the year.....	2,630	4,080,000 00
Total .....	20,968	\$34,755,000 00
Deduct number and amount which have ceased to be in force .....	778	1,320,000 00
Total policies or certificates in force December 31, 1895..	20,190	\$33,435,000 00
Losses and claims on policies or certificates unpaid December 31, 1894 .....	32	\$53,000 00
Losses and claims on policies or certificates incurred during the year .....	180	309,000 00
Total .....	212	\$362,000 00
Losses and claims on policies or certificates paid and compromised during the year.....	175	299,000 00
Losses and claims unpaid December 31, 1895.....	37	63,000 00
Policies or certificates terminated by lapse during the year,	595	1,011,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894 .....	1,093	\$2,732,000 00
Policies or certificates written during the year ...	284	456,000 00
Total.....	1,977	\$3,188,000 00
Deduct number and amount which have ceased to be in force .....	88	154,000 00
Total policies or certificates in force December 31, 1895..	1,889	\$3,034,000 00
Losses and claims on policies or certificates unpaid December 31, 1894 .....	3	4,000 00
Losses and claims on policies or certificates incurred during the year.....	14	19,000 00
Total .....	17	23,000 00
Losses and claims on policies or certificates paid and compromised during the year.....	16	22,000 00
Losses and claims unpaid December 31, 1895....	1	1,000 00
Policies or certificates terminated by lapse during the year,	74	135,000 00

## UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

ALGERNON S. BANGS, *President.*WILLIAM R. COOPER, *Secretary.*

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.... \$21,168 33

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$ 6,616 00
Annual dues as per contract, without any deduction (per capita tax) .....	761 20
Assessments: Mortuary, \$408,776.60; expense, \$25,909.53....	434,786 53
Medical examiners' fees, paid by applicant.....	3,194 59
Total paid by members .....	\$445,388 23
Interest .....	3,346 33
Cash received from all other sources, viz: Supplies, \$280.89; other sources, \$75.00.....	355 89
Total income.....	449,040 45
Total net resources. ....	\$470,208 78

## DISBURSEMENTS.

Losses and claims .....	\$412,750 00
Salaries of officers, \$5,187.50; other compensation of officers, \$740.68.....	5,928 18
Salaries and other compensation of office employees .....	2,839 99
Medical examiners' fees, whether paid direct by members or otherwise .....	3,194 54
Rent, \$372.50; advertising and printing, \$2,262.46 ...	2,634 96
All other items, viz: Supplies, \$1,279.39; extension, \$16,355.02; postage and stationery, \$1,393.07; mileage, \$4,133.18; insurance, \$10.05; attorney's fees, \$872.28; furniture, \$22.50; miscellaneous, \$4,690.89 .....	29,256 38
Total disbursements .....	456,604 01
Balance .....	\$13,604 77
(Total expenses, \$43,854.01.)	

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash in office ..... \$13,604 77

## NON-INVESTED ASSETS.

Assessments collected by subordinate lodges not yet turned over to Supreme Lodge.....	58,000 00
Gross assets .....	\$71,604 77

## LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 2,000 00
Losses in process of adjustment, reported .....	38,000 00
Losses resisted.....	6,000 00
<b>Total actual liabilities.....</b>	<b>46,000 00</b>
<b>Balance, net assets.....</b>	<b>\$25,604 77</b>

## EXHIBIT OF CERTIFICATES OR POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Additional certificates .....	57	\$ 268,500 00
Policies or certificates in force December 31, 1894 .....	24,784	84,888,500 00
Policies or certificates written during the year. ....	5,204	7,238,500 00
<b>Total .....</b>	<b>30,045</b>	<b>\$42,195,500 00</b>
Deduct number and amount which have ceased to be in force .....	2,471	4,208,000 00
<b>Total policies or certificates in force December 31, 1895.</b>	<b>27,574</b>	<b>\$37,987,500 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894 .....	41	\$82,500 00
Losses and claims on policies or certificates incurred during the year .....	255	397,000 00
<b>Total .....</b>	<b>296</b>	<b>\$459,500 00</b>
Losses and claims on policies or certificates paid and compromised during the year.....	269	\$412,750 00
Losses and claims unpaid December 31, 1895.....	27	46,750 00
Policies or certificates terminated by lapse during the year.....	2,216	3,811,000 00

## BUSINESS IN MAINE.

Policies or certificates in force December 31, 1894.....	5,238	\$6,078,500 00
Policies or certificates written during the year .....	697	801,500 00
<b>Total ... ..</b>	<b>5,935</b>	<b>\$6,880,000 00</b>
Deduct number and amount which have ceased to be in force ..	443	613,000 00
<b>Total policies or certificates in force December 31, 1895</b>	<b>5,492</b>	<b>\$6,267,000 00</b>
Losses and claims on policies or certificates unpaid December 31, 1894. ....	12	17,000 00
Losses and claims on policies or certificates incurred during the year .....	47	62,000 00
<b>Total .....</b>	<b>59</b>	<b>\$79,000 00</b>
Losses and claims on policies or certificates paid and compromised during the year.....	54	70,000 00
Losses and claims unpaid December 31, 1895.....	5	9,000 00
Policies or certificates terminated by lapse during the year.....	296	551,000 00

## WORKMEN'S BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

CHARLES E. SPENCER, *President*.J. VARNUM MOTT, *Secretary*.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$484 26

## INCOME.

Gross amount of membership fees required or represented by applications, without deduction.....	\$2,964 00	
Assessments: Mortuary, \$11,718.00; expense, \$8,333.00 .....	20,051 00	
Total paid by members.....	\$23,035 00	
Interest .....	20 43	
Cash received from all other sources, viz: new certificates and fines for reinstatements .....	143 50	
Total income .....		23,196 33
Total net resources.....		\$23,683 19

(Assessments paid in advance, \$1,492.)

## DISBURSEMENTS.

Losses and claims.....	\$10,000 00	
Advance payments returned to rejected applicants .....	36 00	
Salaries of officers, \$500.00; other compensation of officers, \$50.00 .....	550 00	
Salaries and other compensation of office employees. ....	1,506 00	
Rent, \$600.00; advertising and printing, \$1,029.20....	1,629 20	
All other items, viz.: organization, postage, lodge supplies, traveling expenses, officers' bonds, furniture, safes, office fixtures, and subordinate lodges.....	7,748 13	
Total disbursements .....		21,466 33
Balance.....		\$2,216 86

(Advance assessments applied, included above, \$1,492.00.)

(Total expenses, \$11,430.33.)

*Invested as follows:*

## NET OR INVESTED ASSETS.

Cash in office.....	\$ 232 00	
Cash deposited in International Trust Company, \$1,550.43; Boylston National Bank, \$434.43.....	1,864 86	
Total net or invested assets .....		\$2,216 86

## LIABILITIES.

Borrowed money.. .....	1,519 00	
Balance net assets.....		\$697 86

## EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies or certificates in force December 31, 1894.....	2,360	\$2,360,000 00
Policies or certificates written during the year.....	1,480	1,480,000 00
Total .....	3,840	\$3,840,000 00
Deduct number and amount which have ceased to be in force.....	158	158,000 00
Total policies or certificates in force December 31, 1895,	3,682	\$3,682,000 00
Losses and claims on policies or certificates incurred during the year .....	10	10,000 00
Losses and claims on policies or certificates paid during the year .....	10	10,000 00
Policies or certificates terminated by lapse during the year ...	148	148,000 00
BUSINESS IN MAINE.		
Policies or certificates in force December 31, 1894 .....	32	\$ 32,000 00
Policies or certificates written during the year .....	183	183,000 00
Total .....	215	\$215,000 00
Deduct number and amount which have ceased to be in force.....	4	4,000 00
Total policies or certificates in force December 31, 1895,	211	\$211,000 00
Policies or certificates terminated by lapse during the year .....	4	\$4,000 00

## LICENSED AGENTS

Of Life and Casualty Insurance Companies Authorized to  
Transact Business in Maine.

### MAINE LIFE COMPANY.

#### UNION MUTUAL.

Adams, Willis A. ....	Seal Harbor	Labonte, Paul .....	Manchester, N. H.
Allan, Herbert H. ....	Dennysville	Lachance, Lewis. ....	Auburn
Andrews, Walter D. ....	Warren	Laliberte, John B. . .	South Berwick
Andrews, Mae E. ....	Lewiston	Langston, Edwin H. ....	Gardiner
Bartlett, Harry L. ....	Calais	Laverdiere, Alfred .....	Waterville
Beal, John H. ....	Lewiston	Lavoie, Pierre .....	Lewiston
Beaudoin, Alfred. ....	Biddeford	Lewis, Wm. E. ....	Pennaquid
Beaudoin, Philippe . . .	Biddeford	Littlefield, W. L. ....	Belfast
Beebe, Leonard V. . . .	Portland	Little, James S. . . .	Augusta
Bolles, Frank M. ....	Portland	L'heureux, Flavien. . .	Westbrook
Boennau, George .....	Lewiston	Locke, Sperry .....	Rockland
Bradish, Scott P. ....	Eastport	Lowe, Chas. A. ....	Costigan
Brown, Calvin W. ....	Dover	Lydston, Chapin. ....	Litchfield
Burgess, Fred. ....	Waterville	Martin, Geo. A. ....	Franklin
Bird & Barney .....	Rockland	McCarty, John. ....	Gardiner
Callahan, N. F. ....	Veazie	McKenney, Ellis W. ....	Saco
Carr, W. P. ....	Bowdoinham	McNamara, Helen L. ....	Rockland
Carey, Hosea H. ....	Pittston	Merrill, Walter G. ....	Pittsfield
Caron, Joseph. ....	Waterville	Merrill, Alvin D. ....	Fryeburg
Carter, Simon B. ....	West Scarboro	Michaud, Jos. W. ....	Brunswick
Chadbourne, S. J. ....	Augusta	Morin, Henri E. ....	Portland
Coombs, W. D. ....	Bath	Morrison, Angus E. ....	Tenant's Harbor
Paggett, Nathan. ....	Dexter	Moran, Patrick. ....	Lewiston
Davenport, Andrew W. . .	Phillips	Mulloney, Wm. T. ....	Portland
Doyle, John D. ....	Benedict	Nadeau, John A. ....	Fort Kent
Downes, George. ....	Calais	Neil, Walter I. ....	Pittsfield
Ellis, Mrs. Nellie M. ....	Lewiston	Nelson, Fred P. ....	Houlton
Ganthier, Henry. ....	Waterville	Newcombe, Lester M. ....	Gardiner
Gardiner, E. C. ....	Calais	Paine, Arthur C. ....	Camden
Genthner, Henry E. ....	Nobleboro	Palmer, Harlow J. ....	Fort Fairfield
Gerry, A. F. ....	Brewer	Phair, Chas. ....	Presque Isle
Giedhill, Thos. H. ....	Lewiston	Phillips, Sylvan B. ....	Portland
Giedhill, Warren W. ....	Lewiston	Phibbs, Omer. ....	Houlton
Glover, Fred W. ....	Portland	Pond, Edw. W. ....	Fort Fairfield
Gonya, Orville J. ....	Rumford Falls	Porter, Fred A. ....	Rumford Falls
Grant, Geo. H. ....	Ellsworth	Power, William H. ....	Portland
Guptill, Edward W. ....	Gorham	Pree, George. ....	Waterville
Hamilton, Wm. ....	Brunswick	Richards, A. A. ....	Rockport
Hathorne, Daniel N. ....	Rumford Falls	Richard, Alphonse. ....	Springvale
Hayes, Isaac A. ....	Portland	Rigby, J. P. ....	South Newburgh
Haycock, Lynn C. ....	Cherryfield	Rose, Adelbert L. ....	Waterville
Hooper, Lewis F. ....	Ellsworth	Routhier, G. H. ....	Brunswick
Holbrook, Elisha T. ....	Vanceboro	Sargent, Wm. H. ....	Brewer
Holmes, Roscoe. ....	Ellsworth	Saucier, Chrysologue. ....	Brunswick
Hovey, Frank W. ....	Pittsfield	Sawyer, Carl I. ....	Greenville
Holway, Melvin S. ....	Augusta	Shadie, Nellie E. ....	Rockland
Hughes, J. Edw. ....	Bath	Sheldon, Geo. C. ....	North New Portland
Hyland, D. H. ....	Portland	Shephard, Herbert L. ....	Rockport
Jameson, Oliver A. ....	Red Beach	Simonton, Thaddeus R. ....	Camden
Jewell, Milton A. ....	Portland	Sinkinson, James. ....	Portland
Jones, Erastus R. ....	Ellsworth	Small, A. Judson. ....	North Lubec
Keightley, John W. ....	Biddeford		

## UNION MUTUAL—CONCLUDED.

Small, Augustus E.....	Richmond	Thwing, Jos. P.....	Farmington
Smith, Stephen E.....	Houlton	True, Eben F.....	Portland
soule, Benj. F.....	Ellsworth	Vose, E. S.....	Thomaston
Spaulding, Atwood W.....	Caribou	Walker, John E.....	Kingfield
Spearen, Nathan C.....	Bangor	Webber, Edw. C.....	Bangor
Stevens, E. C.....	Angusta	Webb, J. A.....	Block Island
strout, Albert L.....	Bath	Webb, Seeste N.....	Lewiston
Stubbs, Philip D.....	Stroud	Whitmore, Florent.....	Rockport
Sullivan, John E.....	Somersworth, N. H.	Wiggin, Frank E.....	Belfast
Swett, Geo. L.....	Portland	Wiggin, Ralph L.....	Rockland
Talbot, Geo. H.....	Camden	Wilson, John C.....	Bangor
Thayer, Geo. S.....	Lubec	Wing, H. S.....	Kingfield
Thereault, Philip.....	Bath	Wyre, Chas. E.....	Deering
Thibadeau, J. T.....	Skowhegan		

## LIFE COMPANIES OF OTHER STATES.

## ÆTNA LIFE.

Devereux, A. R.....	Ellsworth	Palmer, Edwin A.....	Bar Mills
Dyer, William S.....	North Berwick	Pennell, William M.....	Brunswick
Fernald, W. F.....	Old Orchard	Pomeroy, W. Y.....	Portland
Gentle & Ludwig.....	Houlton	Porter, J. J.....	Howland
Gilman, Augustus W.....	Foxcroft	Richardson, F. E.....	Biddeford
Goodwin, A. M.....	Saco	Roberts, H. H.....	Vinalhaven
Green, S. F.....	Solon	Sawyer, C. O.....	Searsport
Grey, E. A.....	Portland	Shaw, Chas. W.....	Atlantic
Hanson, Wm. C.....	Machiasport	Sherman, J. E.....	Rockland
Hart, W. H.....	Portland	Sprague, Edwin.....	Rockland
Harvey, R. W.....	Readfield	Talbot, George H.....	Camden
Hunt, Herbert A.....	Cumberland Mills	Thompson, George H.....	Portland
Jones, Asia.....	Springfield	Tolman, Albert W.....	Portland
Junkins, George F.....	Portland	Veazie, W. P. W.....	Bangor
Knowles, Elmer E.....	Fairfield	Webber, N. D.....	Livemore Falls
Lamb, Edwin F.....	Sangerville	Webster, Daniel.....	North Cheshireville
Mace, Albert E.....	Aurora	Welldon, George G.....	Portland
Mackenzie, W. D.....	Lincoln Center	Wilson, A. P.....	Lewiston
Maxfield, F. A.....	Sandy Point	Willey, M. H.....	Cherryfield
Merrill, Isaac H.....	Bangor	Woodman, Melville.....	Biddeford

## CONNECTICUT MUTUAL.

Bartlett, Martin F.....	Waterville	Hersom, John I.....	Kingman
Boody, J. S. F.....	Bangor	Howard, Geo. E.....	Dover
Butterfield, Jerome.....	Kingman	Lindsay, James W.....	Carroll
Cooper, Geo. W.....	Patten	McFadden & Co.....	Fairfield
Fairbanks, H. N.....	Bangor	Nelson, Frank.....	Calais
Fairbanks, Hiland L.....	Bangor	Ryan, F. L.....	Bangor
Fairbanks, Frank B.....	Winthrop	Straw & Martin.....	Gulfport
Hanley, S. S.....	Thomaston	Waterhouse, Wm. H.....	Old Town

## EQUITABLE LIFE.

Alley, M. A.....	Frankfort	Clark, Geo. H.....	Bath
Allen, Fremont.....	North Berwick	Chaney, E. L.....	Kittery
*Andrews, Geo. P.....	Eastport	Cole, A. B.....	South Elliot
Ayer, J. B.....	Bangor	Currie, N. F.....	Caribou
Beal, John A.....	Jonesport	Danforth, Gardner F.....	Bangor
Blanchard, L. J.....	Dexter	Davis, J. E.....	Gardiner
Boles, James C.....	Calais	Dutton, Edw. S.....	Skowhegan
Boles, A. Sherman.....	Fort Fairfield	Eaton, Chas. H.....	Harrison
Bryant, Elbridge H.....	Machias	Freeman, W. G.....	East North Yarmouth
Bradton, A. M.....	York	Fish, Frank B.....	Portland
Brooks, Frank W.....	Lewiston	Gardner, W. H.....	Bucksport
Carter, Erastus J.....	Haven	Gardner, E. C.....	Calais
Case, Irving E.....	Lubec	*Gilpatrick, Edgar M.....	Machias
Chandler, A. A.....	Westbrook	Gould, A. H.....	Portland
Chandler, Paul L.....	Westbrook	Gould, Howard.....	Portland
Chase, A. M.....	Old Orchard	Hall, Lewis.....	Warren

\* License revoked.

EQUITABLE LIFE—CONCLUDED.

Hanscom, A. H. ....	Calais	*Orcutt, O. L. ....	Old Town
Harris, Charles E. ....	Fryeburg	Palmer, P. B. ....	South Bridgton
Harvey, C. C. ....	Fort Fairfield	Palmer, E. A. ....	Bar Mills
Hazelton, F. H. ....	Portland	Parks, Warren L. ....	Pittsfield
Hebb, A. G. ....	Gilead	Plaisted, Geo. F. ....	York Corner
Hill, M. E. ....	Old Orchard	Plummer, Mellen. ....	Bridgton
Holmes, F. L. ....	Olamon	Pollard, Chas. R. ....	Bangor
Howard, Arthur P. ....	Portland	Peach, Wm. E. ....	Bar Harbor
Jenks, W. F. ....	Houlton	Pineo, Chas. B. ....	Bar Harbor
Jewell, J. M. ....	Clinton	Pollard, Mrs. Chas. R. ....	Bangor
Jordan, A. H. ....	Gardiner	Pottle, A. W. ....	Westbrook
Kellogg, W. S. ....	Patten	Ranfell, A. W. ....	Castine
Kimball, Chas. P. ....	Andover	Rose, Chas. A. ....	Rockland
Lancey, Geo. M. ....	Hartland	Roberts, N. C. ....	Stockton Springs
Langley, A. V. ....	Biddeford	Rice, A. B. ....	Portland
Larabee, H. G. ....	Bridgton	Rice, Ernest. ....	Winter Harbor
Larrabee, Geo. H. ....	Wiscasset	Sheldon, Geo. C. ....	North New Portland
Lewin, W. S. ....	Houlton	Sidelinger, F. A. ....	Old Orchard
Libby, H. B. ....	Bridgton	Smith, Roscoe V. ....	Stenben
Longbottom, C. ....	Sanford	Tapley, O. W. ....	Ellsworth
Luce, Paul D. ....	Portland	Taylor, L. W. ....	Calais
Luce, Israel. ....	Portland	Tolman, F. S. ....	Milo
Lynam, A. H. ....	Ellsworth	Townsend, Wm. S. ....	Buxton
Mansfield, Geo. P. ....	Jonesport	Turner, R. H. ....	Portland
Mansfield, I. J. ....	Bangor	Voter, F. E. ....	Farmington
Mason & Palmer. ....	Bangor	Voter, J. E. ....	Kingfield
McAllister, Karl C. ....	Old Orchard	Walker, C. M. ....	Rockland
McDonald, Thos. E. ....	Portland	Walker, O. F. ....	Oakland
McDougall, A. R. ....	Lincoln Center	Ward, Gilbert H. ....	Cherryfield
McGowan, John A. ....	Deerling	Weed, J. R. ....	Monticello
Mildon, W. S. ....	Eastport	White, J. H. ....	Ashland
Munger, Chas. D. ....	Portland	Willey, Melbourne H. ....	Cherryfield
Nash, J. Waldo. ....	Norway	Woodbury, W. C. ....	Dover
Nichols, E. C. ....	Bangor	Wyman, A. L. ....	Norway Lake
Noyes, H. E. ....	Jonesboro		

HOME LIFE.

Belanger, Isaiah. ....	Skowhegan	Hunter, Fred W. ....	Auburn
Benson, Fred. ....	South Waterboro	Johnson, John. ....	Calais
Bowles, Marshall. ....	Calais	Lowell, F. H. ....	Calais
Chase, A. M. ....	Old Orchard	Maxfield, F. A. ....	Stockton Springs
Davies, A. E. ....	Waterville	McLarren, Irvine G. ....	Eastport
Freeman, W. F. ....	Portland	Plummer, Charles A. ....	Portland
French, M. H. ....	Augusta	Plummer, Frank H. ....	Portland
Foster, George M. ....	Lubec	Runnells, C. M. ....	Caribou
Gallant, E. D. ....	Great Works	Small, John T. ....	Lewiston
Gardner, E. C. ....	Calais	Thompson, W. H. ....	Lubec
Hill, M. E. ....	Old Orchard	Tolman, James H. ....	Westbrook

KANSAS MUTUAL.

Burton, F. M. ....	Bangor	Hubbard, Edgar A. ....	Biddeford
Buzzell, Alonzo H. ....	Dayton	Moore, Arthur L. ....	Bangor
Clark, James W. ....	Saco	Paquet, Eusebe. ....	Biddeford
Fitzgerald, H. ....	Saco	Williams, Edwin. ....	Biddeford

LIFE INSURANCE CLEARING COMPANY.

March, Bertrand G. ....	Portland	Shaw, George M. ....	Fort Fairfield
Mills, George A. ....	Portland	Sidelinger, F. A. ....	Old Orchard

MANHATTAN LIFE.

Barker, Charles H. ....	Gorham	Sawyer, Edw. B. ....	Jonesport
Cole, John B. ....	Prospect Harbor	Traviss, Millard C. ....	Machias
Davis, Robert A. ....	Stenben	Wakefield, Ernest A. ....	Augusta
Harrington, Walter B. ....	Winter Harbor	Webber, Ned D. ....	Portland

\* License revoked.



## MASSACHUSETTS MUTUAL LIFE.

Cram, George M. ....	Deering	Moulton, L. W. ....	Sebago Lake
Doughty, H. C. ....	Gray	Soule, Arthur M. ....	Portland
Gowen, F. W. ....	Waterville	Stevens, J. Putnam. ....	Portland
Gurney, C. E. ....	Portland	Stevens, Arthur D. ....	Milfown
Hayes, I. A. ....	Portland	Swain, M. N. ....	Portland
Lynch, Charles. ....	Vinalhaven	Trask, E. E. ....	Caribou
Miller, A. A. ....	Auburn	West, J. W. ....	Lewiston
Morse, L. O. ....	Auburn		

## METROPOLITAN LIFE.

Alain, Joseph P. ....	Lewiston	Leary, Thomas J. ....	Augusta
Applebee, Charles A. ....	South Berwick	Little, Arthur. ....	Portland
Armstrong, Joseph H. ....	Portland	Lufkin, Herbert J. ....	Lewiston
Ayer, Frank C. ....	Portland	Magee, James V. ....	Portland
Barrett, Patrick J. ....	Portland	Maley, Timothy. ....	Lewiston
Beauchine, Clovis. ....	Biddeford	Martin, Henry J. E. ....	Portland
Belanger, G. Isaie. ....	Waterville	McElmon, Albert W. ....	Portland
Belanger, Jean B. ....	Lewiston	McGowan, T. F. ....	Portland
Berry, Horace C. ....	Portland	McShara, Michael. ....	South Berwick
Bignell, Frank. ....	Lewiston	Mitchell, Joseph S. ....	Biddeford
Bond, Charles J. ....	Portland	Monteith, Robert F. ....	Portland
Bonneau, George. ....	Lewiston	Moore, Michael J. ....	Lewiston
Boissonault, A. Emile. ....	Lewiston	Murphy, John H. ....	Portland
Bourget, Eugene. ....	Waterville	Murphy, John M. ....	Portland
Bowley, Hiram E. ....	Old Town	Murphy, John P. ....	Lewiston
Brillard, Simeon. ....	Augusta	Murphy, Timothy J. ....	Portland
Britt, John E. ....	Portland	Mullony, William F. ....	Portland
Butler, Ira E. ....	Waterville	Newcombe, Alonzo. ....	Bangor
Byrnes, John J. ....	Bangor	Norris, John. ....	Brunswick
Chaibourne, James E. ....	Augusta	Nutter, Lorin J. ....	Waterville
Chevalier, Paul. ....	Lewiston	Nutter, Henry R. ....	Portland
Chisholm, Lenuel. ....	Portland	Oliver, Charles E. ....	Bangor
Clifford, Michael M. ....	Lewiston	Osgood, Harry W. ....	Portland
Colpitt, Thomas R. ....	Portland	Otis, Fred J. ....	Portland
Coombs, Charles E. ....	Portland	Page, Patrick J. ....	Bangor
Coss, Arthur. ....	Augusta	Paquet, Pierre. ....	Waterville
Cote, Edw. F. ....	Waterville	Patoiné, Pierre. ....	Lewiston
Cote, Joseph A. ....	Augusta	Perron, Isidore. ....	Lewiston
Deliere, Joseph E. ....	Portland	Poisson, Arthur. ....	Lewiston
Demers, Francois H. ....	Portland	Preo, George. ....	Waterville
de Renadives, Raymond. ....	Lewiston	Quinn, Hugh. ....	Portland
Du Bois, Gaspard. ....	Lewiston	Quinn, John P. ....	Lewiston
Dumont, William. ....	Lewiston	Reardon, Eugene E. ....	Portland
Flaherty, Thomas A. ....	Portland	Riley, Wm. J. ....	Portland
Fogg, Hubbard. ....	Sanford	Rodle, Thomas E. ....	Lewiston
Forest, Charles A. ....	Lewiston	Rogerson, James C. ....	Portland
Fortier, Alfred. ....	Lewiston	Rogers, Joseph G. ....	Biddeford
Fontaine, Raoul A. ....	Lewiston	Routhier, Gustave. ....	Brunswick
Fournier, Alexander. ....	Lewiston	Routhier, Jos. G. ....	Biddeford
Gagnon, Adelard. ....	Biddeford	Roussin, William G. ....	Biddeford
Gasselin, Felcian J. ....	Lewiston	Roy, Evariste. ....	Augusta
Glard, Jos. E. ....	Portland	Sanborn, Eugene C. ....	Brunswick
Gordon, John J. ....	Portland	Sacre, Emile. ....	Lewiston
Gott, Frank P. ....	Bangor	Sherman, Justus E. ....	Rockland
Goulet, Thelesphores. ....	Brunswick	Smart, Nathaniel S. ....	Biddeford
Halcy, Harry W. ....	Portland	Smith, Numon E. ....	Bangor
Hamilton, John E. ....	Lewiston	Sprague, George A. ....	Biddeford
Heureux, Flavien L. ....	Westbrook	Steele, Harry S. ....	Portland
Hopgood, Llewellyn N. ....	Portland	Sullivan, Timothy F. ....	Bangor
Hopgood, George A. ....	Portland	Tanguay, Alfred. ....	Lewiston
Houle, Amable. ....	South Berwick	Therlault, Philip H. ....	Brunswick
Houston, John G. ....	Portland	Thompson, Charles A. ....	Portland
Hyland, Daniel H. ....	Portland	Thompson, James E. ....	Waterville
Jeanes, Arthur. ....	Portland	Thomson, Geo. H. ....	Augusta
Kavanaugh, John T. ....	Portland	Travers, Herbert W. ....	Portland
Kennedy, Joseph A. ....	Portland	Tremblay, Patrick F. ....	Lewiston
Kenniston, Elmer R. ....	Bangor	Voller, Vead. ....	Waterville
Kennedy, Fred A. ....	Bangor	Wade, Wm. T. ....	Lewiston
Lalonde, Jean B. ....	Lewiston	Weir, Harry. ....	Gardiner
Langlois, Wilfred. ....	Waterville	Williams, Lewis H. ....	Bath
Lambert, William. ....	Portland	Winslow, Otis W. ....	Portland
Lavadiere, Alfred. ....	Biddeford	Woods, John. ....	Biddeford
Lawrence, Adelard. ....	Lewiston	Wright, Robert. ....	Portland
LeBrun, Philip E. ....	Lewiston		

MUTUAL LIFE.

Allen, C. A. ....	Ellsworth	Libby, Fred A. ....	Westbrook
Ambrose, J. H. ....	Orono	Little, H. C. & Son .....	Lewiston
Bagley, H. L. ....	Portland	MacGregor, G. R. D. ....	Portland
Batchelder, Wm. ....	Sanford	Mansfield, A. H. ....	Henderson
Benson, Fred. ....	Westbrook	McClan, J. H. ....	Bath
Beverage, F. ....	North Haven	McFaul, A. D. ....	Machias
Boardman, J. M. ....	Portland	Maxey, W. E. ....	Gardiner
Boothby, Alex. ....	Steep Falls	Morrison, A. E. ....	Rumford Falls
Bowker, A. S. ....	Lewiston	Moulton, A. C. ....	York Village
Brennan, J. H. ....	Vanceboro	Noyes, Wadsworth .....	Portland
Burton, F. M. ....	Bangor	Nichols, W. H. ....	Calais
Burton, A. M. ....	Corinna	Perry, A. C. ....	Presque Isle
Chapman, L. H. ....	Damariscotta	Perry, E. S. ....	Presque Isle
Cochran, Baker & Cross .....	Rockland	Pond, E. W. ....	Fort Fairfield
Corbett, Albert. ....	Portland	Porter, J. J. ....	Houlton
Credford, D. B. ....	Augusta	Ramsay, J. M. ....	Blaine
Curtis, D. A. ....	Machias	Sawyer, E. B. ....	Jonesport
Eastman, A. L. ....	Fort Fairfield	Shaw, D. R. ....	Gulford
Erskine, W. A. ....	Pittsfield	Stephenson, John F. ....	Bangor
Fitzpatrick, Jas. W. ....	Portland	Sweetser, Harry P. ....	Portland
Frizzell, B. F. ....	Oakland	Sylvester, A. ....	Farmington
Grimes, E. P. ....	Caribou	Tarbox, W. R. ....	Fryeburg
Grindle, F. B. ....	Brunswick	Totman, F. N. ....	Portland
Hadley, Fred L. ....	Bar Harbor	Tyler, Fogg & Co. ....	Bangor
Howe, Freeland. ....	Norway	Thayer, Geo. S. ....	Lubec
Howe, Geo. R. ....	Norway	Walker, Thos. ....	Portland
Howard, Geo. E. ....	Dover	Wetmore, R. T. ....	Houlton
Hume, C. W. ....	Eastport	Wiggin, F. B. ....	Saco
Jamieson, O. A. ....	Red Beach	Wildes, W. H. ....	Skowhegan
King, F. A. ....	Bangor		

MUTUAL BENEFIT.

Besse, Charles W. ....	Jefferson	Moore, Martin M. ....	Ellsworth
Dunlap, Chas. F. ....	Portland	Morrell, Ernest W. ....	Gardiner
Fernald, Osborne. ....	Portland	Parker, Augustus H. ....	Portland
Field, Daniel F. ....	Phillips	Parks, David M. ....	Pittsfield
Field, Harry H. ....	Phillips	Prince, John R. ....	Portland
Ford, Augustus H. ....	Portland	Reed, Winfield S. ....	Orono
Fowler & Gardner. ....	Calais	Robinson, Increase. ....	Waterville
Grant, Freeman M. ....	Freeport	Rowe, Herbert W. ....	Bangor
Hawes, Chas. T. ....	Bangor	Silsby, Herbert T. ....	Aurora
Higgins, Leon F. ....	Bangor	Simonson, Theo. E. ....	Rockland
Houghton, Edw. L. ....	Fort Fairfield	Thompson, Wm. H. ....	Lubec
Howard, D. M. & Son. ....	Bangor	Thwing, Jos. P. ....	Farmington
Leighton, E. A. ....	Berwick	Trafton, Herbert W. ....	Fort Fairfield
Madison, Arthur E. ....	Lewiston	Tretethen, Henry E. ....	Kent's Hill
Matthews, John H. ....	Madison	Weatherbee, Edw. A. ....	Lincoln
Meserve, Albert W. ....	Corinth		

NATIONAL LIFE.

Baker, Ernest G. ....	Bangor	Morse & Guptill. ....	Portland
Blanchard, L. J. ....	Dexter	Perry, Wm. H. ....	Hallowell
Dewey, Geo. P. ....	Portland	Pinkham, Herbert N. ....	Portland
Donahue, Thos. ....	Portland	Sawyer, Clarence M. ....	Waterville
Dow, Sterling T. ....	Portland	Stimpson, Clara M. ....	Houlton
Farrington, Fred R. ....	Portland	Strout, Isaac E. ....	Portland
Fernald, Geo. R. ....	Bangor	Veazie, W. P. W. ....	Bangor
Godfrey, Mrs. H. A. ....	Bangor	Verrill & Hutchinson. ....	Auburn
Griffin, J. C. ....	Skowhegan	Webber, Ned D. ....	Livernore Falls
Hathorne, Geo. E. ....	Lewiston	Young, Seth H. ....	Redington Mills
McIntyre, Walter W. ....	Biddeford		

NEW ENGLAND MUTUAL LIFE.

Andrews, G. C. ....	Saco	Lord, G. W. ....	Calais
Bentley, Byron H. ....	Portland	Neal, W. B. ....	Gardiner
Blake, Barrows & Brown. ....	Bangor	Nelke, S. A. ....	Livernore Falls
Brunel, Fred. ....	Portland	McFadden, Geo. W. ....	Lubec
Butler, E. A. ....	Rockland	Pennell, R. C. ....	Lewiston
Carlinthers, Samuel O. ....	Gorham	Porter, S. L. ....	Bangor
Cobb, J. F. ....	Auburn	Powers, Don A. H. ....	Houlton
Dennen, Hollis E. ....	Mechanic Falls	Roberts, H. H. ....	Vinalhaven
Feeley, B. B. ....	Houlton	Shaw, G. M. ....	Fort Fairfield
Foss, V. Richard. ....	Portland	Sturtevant, C. H. ....	Livernore Falls
Hanson, S. H. ....	Brunswick	Tolman, C. E. ....	Jay
Johnson, Frank W. ....	East Wilton	Wade, Willard. ....	Waldoboro
Johnson, J. H. ....	Bluehill	Welch, Curtis H. ....	North Berwick

## NEW YORK LIFE.

Anderson, Wm. H. ....	Portland	Hovey, Frank W. ....	Pittsfield
Andrews, Martin .....	Bangor	Howe, W. H. ....	Pittsfield
Andrews, Geo. P. ....	Eastport	Jackson, Freeman H. ....	Foxcroft
Austin, L. A. ....	Bar Harbor	Kyle, James S. ....	Island Falls
Baker, Edwin S. ....	Bingham	Lawry, John P. ....	Fairfield
Bartlett, Harry L. ....	Cherryfield	*Lowery, William H. ....	Portland
Barrows, Geo. M. ....	Newport	Mason, A. F. ....	Lewiston
Bechard, H. P. ....	Lewiston	Merrill, Geo. W. ....	Augusta
Black, Alfred S. ....	Rockland	Milliken, Mrs. A. L. ....	Pittsfield
Blanchard, J. H. ....	South Turner	Mosher, E. N. ....	Woodford's
Boody, John S. F. ....	Bangor	Nash, Ira W. ....	Harrington
Boothby, Oren C. ....	Lewiston	Nudd, Frederick D. ....	Waterville
Burgess, Fred. ....	Waterville	*Osgood, Henry P. ....	Kingman
Burns, Fred E. ....	Portland	Phair, Chas. F. A. ....	Presque Isle
Burns, T. S. ....	Westbrook	Philbrick, Samuel W. ....	Skowhegan
Bragdon, Chas. B. ....	Corinth	Pickard, Fred V. ....	Calais
Bryant, Geo. H. ....	Oakland	Pike, Jabez M. Jr. ....	Lubec
Campbell, Wm. R. ....	Bath	Pettigrew, Bertrand L. ....	Cornish
Clark, Geo. A. ....	Portland	Rainsdell, Winslow J. ....	Harrington
Cobb, Chas. E. ....	Cumberland Mills	Ransted, T. E. ....	Waterville
Dakin, Eugene H. ....	Bangor	Riley, Frank. ....	Caribou
Davis, R. A. ....	Steuben	Rogan, Louis H. ....	Bangor
Dennison, Ami L. ....	Wilton	Rousseau, J. H. ....	Brunswick
Dunn, Frank H. ....	Woodford's	Russell, Walter E. ....	Kent's Hill
Fairbrother, Edwin F. ....	Skowhegan	Sargent, Wm. H. ....	South Brewer
Fairfield, Eugene A. ....	Kennebunk	Saunders, Chas. S. ....	Machias
Foster, Andrew W. ....	Augusta	Sawyer, Everett ....	Old Town
French, E. S. ....	Winthrop	*Sawyer, Edward B. ....	Jonesport
Freeman, Geo. G. ....	Cherryfield	Shaw, E. D. ....	West Gouldsboro
Freeman, Frederick W. ....	Westbrook	Spaulding, J. P. ....	South Thomaston
Glidden, Ernest L. ....	Vinalhaven	Staples, Geo. W. ....	Temple
Goodell, R. R. ....	Cumberland Mills	Stevens, Della A. ....	Bridgton
Hall, Chas. W. ....	Jonesport	Syphers, Le Roi S. ....	South Portland
Hamlen, C. N. ....	Augusta	Torrey, Fred A. ....	Green's Landing
Hanson, W. C. ....	Machiasport	Tufts, Samuel F. ....	Westbrook
Hardy, Edw. E. ....	East Wilton	Vandine, E. K. ....	Orono
Harrington, Walter B. ....	Winter Harbor	Wallace, Wilbur C. ....	Trenton
Hill, Chas. E. ....	Bangor	Weeks, Orlando P. ....	Sebago Lake
Hilyard, E. J. ....	Houlton	*White, Henry W. ....	Auburn
Hobbs, Fred'k A. ....	Alfred	White, Horace L. ....	Portland
Holmes, John A. ....	Bean	Wilkins, Wilbur W. ....	Notch
Hopkinson, Stephen F. ....	Westbrook		

## NORTHWESTERN. (LIFE.)

Adams, T. H. ....	Farmington	Hinckley, C. S. ....	West Jonesport
Allen, William H. ....	Livermore Falls	Hodge, F. E. ....	Portland
Boyd, James P. ....	Waldoboro	Hodgkins, W. R. ....	Salisbury Cove
Brannen, Geo. S. P. ....	Danforth	Jordan, A. B. ....	Portland
Buck, S. N. ....	Bethel	Knowles, E. E. ....	Fairfield
Burkett, F. E. ....	Union	Morrill, Walter G. ....	Pittsfield
Cobb, Harry M. ....	Parsonsfield	Orcutt, Otis L. ....	Old Town
Cole, J. B. ....	Prospect Harbor	Peal & Dennett. ....	Bangor
Curtis, C. B. ....	Bangor	Robinson, A. K. ....	Presque Isle
Daggett, W. T. ....	Fairfield	Smith, F. W. ....	Rockland
Dracdon, Albert M. ....	York Village	Taylor, J. O. ....	Calais
Gould, D. C. ....	Bath	Tewsbury, Clinton L. ....	Portland
Gooding, J. M. ....	Portland	Trefethen, H. E. ....	Kent's Hill
Hanson, W. C. ....	Machiasport	Tuck, Frank L. ....	Bangor
Harriman, J. F. ....	Litchfield	Wright, J. Herbert. ....	Portland

## PENN MUTUAL.

Austin & Hall. ....	Portland	Shaw, Russell A. ....	Caribou
Burrill, C. C. & Son. ....	Ellsworth	Smith, Fred W. ....	Rockland
Cobb, Benjamin W. ....	Howland	Smith, Stephen R. ....	Houlton
Drummond, A. F. ....	Waterville	Stephenson, John F. ....	Bangor
Godfrey, Mrs. H. A. ....	Bangor	Taylor, William H. ....	Bangor
Hovey, George L. ....	North Anson	Taylor, Jesse W. ....	Bangor
March, Bertrand G. ....	Portland	Taylor, Josiah T. ....	Bangor
Oram, Robert H. ....	Bristol	Tobin, James B. ....	Portland
Paul, A. C. ....	Portland	Vandine, Edward K. ....	Orono
*Reinillard, Ed. ....	Portland	Wyer, William W. ....	Skowhegan

\* License revoked.

## PHOENIX MUTUAL.

Barrett, M. A. ....	Carlbou	McAlpine, S. H. ....	Portland
Dooley, F. R. ....	Bangor	Mills, George A. ....	Portland
Foster, Geneva ....	Gardiner	Ragot, Henry ....	Brunswick
Greene, A. S. ....	Turner	Thompson, Rodney S. ....	Union
Harlow, F. L. ....	Turner		

## PROVIDENT LIFE AND TRUST.

Chase, Alden F. ....	Bucksport	Norcross, Wm. W. ....	Kent's Hill
Millett, Frank A. ....	Mechanic Falls	Talbot, Archie L. ....	Lewiston

## PROVIDENT SAVINGS.

Bennett, Aaron P. ....	Linneus	Gott, Frank P. ....	Bangor
Bridgman, Henry A. ....	Bangor	Marden, Edw. C. ....	Swanville
Bugbee, B. F. ....	Portland	Pierce, William H. ....	Bangor
Campbell, Seth T. ....	Island Falls		

## STATE MUTUAL.

Andrews, Geo. C. ....	Saco	Henry, H. E. ....	Carlbou
Andrews, S. S. ....	Biddeford	Hildrith, N. L. ....	Portland
Ayer, E. W. ....	Portland	Jordan, Alvin B. ....	Deering
Berry, J. E. ....	West Sumner	Jordan, Chas. A. ....	Lisbon
Bernstein, Berri. ....	Portland	Kimball, Carleton ....	Portland
Bonney, F. W. ....	Turner	Lord, F. H. ....	Portland
Chase, Walter D. ....	Portland	Maynard, Henry S. ....	Machias
Conant, Frank A. ....	Lewiston	Newell, Chas. D. ....	Richmond
Cranston, E. A. ....	Turner	Page, Sherman D. ....	Brownville
Harmon, D. F. ....	Biddeford	Robbins, Alexis O. ....	Fort Kent
Hall, Albert B. ....	Portland	Sawyer, Harry T. ....	Portland
Hawthorne, Geo. E. ....	Lewiston	Shea, Thos. J. ....	Lowelltown

## TRAVELERS'.

Abbee, E. W. ....	Nashua, N. H	Hall, J. R. ....	Dexter
Atwood, Fred ....	Winterport	Hanson, Henry H. ....	Lewiston
Atkins, Frank ....	Hallowell	Herrick, George L. ....	Brownville
Bates, H. N. ....	Gardiner	Holman, R. N. ....	Millbury, N. H
Barnard, F. P. ....	Houlton	Howe, Freeland ....	Norway
Baxter, Fred G. ....	South Gardiner	Howard, D. M. ....	Bangor
Renson, Charles C. ....	Lewiston	Howard, George E. ....	Dover
Benson, A. W. ....	Bangor	Huff, Charles H. ....	Biddeford
Bright, Joseph M. ....	Bangor	Hutchinson, H. G. ....	Biddeford
Brown, Nathaniel G. ....	Brunswick	Jennings, E. E. ....	Farmington
Brown, Thomas N. ....	Lewiston	Johnson, Charles E. ....	Belfast
Buzzell, Abner S. ....	Rockland	Judkins, Wesley H. ....	Dexter
Burpee, F. S. ....	Fort Fairfield	Kenniston, Frank W. ....	Gulford
Burrell, Charles C. ....	Ellsworth	King, Robert. ....	Houlton
Bohan, Thomas C. ....	Presque Isle	Lawlor, John ....	Portland
Bodge, William F. ....	Waterville	Lasselle, G. E. ....	Norway
Cannell, George C. ....	Portland	Leavitt, Samuel D. ....	Eastport
Chadbourne, Henry A. ....	Maplewood	Lee, Ernest T. ....	Calais
Chalmers, R. B. ....	Island Falls	Little, Horace C. ....	Lewiston
Chandler, M. W. ....	Bethel	Lovejoy, E. L. ....	Mechanic Falls
Collins, Fred H. ....	Portland	Macomber, Farr & Co. ....	Augusta
Cote, Daniel. ....	Biddeford	Mathews, Charles K. ....	Waterville
Cote, Onesime E. ....	Biddeford	Ordway, H. E. ....	Pittsfield
Crowley, Francis E. ....	Belfast	Packard, Frederick A. ....	Camden
Crosby, Elwell S. ....	Bath	Parker, M. A. ....	Cumberland Mills
Dexter, J. G. ....	Lewiston Junction	Purinton, W. A. ....	Carlbou
Dow, Howard ....	Carlbou	Purinton, Nathaniel. ....	Bangor
Douglass, Elmer C. ....	Hallowell	Rowe, Charlie. ....	Waldoboro
Dyer, A. H. ....	La Grange	Robinson, J. W. ....	Dover
Drew, D. L. ....	Bar Harbor	Sawtelle, F. ....	Fryeburg
Eaton, Benjamin F. ....	Skowhegan	Shanahan, Dennis P. ....	Oxford
Erskine, A. J. & Son ....	Rockland	Snell, J. E. ....	Winthrop
Estabrooke, W. L. ....	Monson	Sturtevant, G. D. ....	Greenville
Emery, James ....	Biddeford	Stiles, Nathan ....	Bath
Fisher, H. H. ....	Presque Isle	Thompson, George H. ....	Portland
Flynt, W. W. ....	Foxcroft	Towle & Lawrence. ....	Gardiner
Foss, A. C. ....	Danville Junction	Walker, E. H. ....	Augusta
Greene, C. F. ....	Ellsworth	Waldron, Charles P. ....	Portland
Griffin, John C. ....	Skowhegan	Wood, E. C. ....	Auburn
Gurney, Edwin P. ....	Yarmouth	White, Frank. ....	South Paris
Hall, L. E. ....	Sherman	Whelpley, Arthur L. ....	Vanceboro

## UNION CENTRAL.

Blake, E. K. ....	Monmouth	Lidback, Paul J. ....	Portland
Flagg, Frank F. ....	Dexter	Nash, Henry R. ....	Harrington
Griffin, John C. ....	Skowhegan	Surgeon, Geo. V. ....	Auburn
Hall & Brown. ....	Caribou	Towle & Lawrence .....	Gardiner
Lawrence, J. Edw ..	Lewiston		

## UNITED STATES.

Avery, B. M. ....	Monmouth	Hathorne, Geo. E. ....	Lewiston
Forrest, C. A. ....	Lewiston	Sawyer, J. A. ....	North Yarmouth

## WASHINGTON.

Atwater, Walter. ....	Sangerville	Heath, R. L. ....	Skowhegan
Brackett, E. J. ....	Portland	Hill, Geo. S. ....	Nobleboro
Brackett, J. B. ....	Portland	Marston, D. W. ....	Monmouth
Carter, M. J. ....	Rockland	Newman, C. H. ....	Portland
Chandler, A. L. ....	Bridgewater	Perry, H. O. & Son. ....	Fort Fairfield
Dinsmore, J. B. ....	Waterville	Randlett, A. T. ....	Pittsford
Ervin, D. H. ....	Presque Isle	Sargent, Geo. F. ....	Bangor
Farley, F. H. ....	Bridgewater	Small, J. T. ....	Lewiston
Guion, W. H. ....	Houlton	Smith, M. L. ....	Saco
Hanson, W. C. ....	Machiasport	Thurlow, F. E. ....	South Poland

## CASUALTY AND SURETY COMPANIES.

## ÆTNA.

Devereux, A. R. ....	Ellsworth	Palmer, Edwin A. ....	Bar Mills
Dyer, William S. ....	North Berwick	Pennell, William M. ....	Brunswick
Fernald, W. F. ....	Old Orchard	Pomeroy, W. Y. ....	Portland
Gentle & Ludwig .....	Houlton	Porter, J. J. ....	Howland
Gilman, Augustus W. ....	Foxcroft	Richardson, F. E. ....	Bliddeford
Goodwin, A. M. ....	Saco	Roberts, H. H. ....	Vinalhaven
Green, S. F. ....	Solon	Sawyer, C. O. ....	Searsport
Grey, E. A. ....	Portland	Shaw, Charles W. ....	Atlantic
Hanson, William C. ....	Machiasport	Sherman, J. E. ....	Rockland
Hart, W. H. ....	Portland	Sprague, Edwin. ....	Rockland
Harvey, R. W. ....	Readfield	Talbot, George H. ....	Camden
Hunt, Herbert A. ....	Cumberland Mills	Thompson, George H. ....	Portland
Jones, Asla. ....	Springfield	Tolman, Albert W. ....	Portland
Junkins, George F. ....	Portland	Veazle, W. P. W. ....	Bangor
Knowles, Elmer E. ....	Fairfield	Webber, N. D. ....	Livermore Falls
Lamb, Edward F. ....	Sangerville	Webster, Daniel. ....	North Chebsterville
Mace, Albert E. ....	Aurora	Weildon, George G. ....	Portland
Mackenzle, W. D. ....	Lincoln Centre	Wilson, A. P. ....	Lewiston
Maxfield, F. A. ....	Sandy Point	Wiley, M. H. ....	Cherryfield
Merrill, Isaac H. ....	Bangor	Woodman, Melville. ....	Bliddeford

## AMERICAN SURETY COMPANY.

Bartlett, Chas. N. ....	Bangor	Johnson, Merritt A. ....	Rockland
Bradbury, James O. ....	Saco	Judkins, W. H. ....	Lewiston
Butler, Frank W. ....	Farmington	Little, Wm. F. ....	Portland
Farrington, Everett. ....	Waldoboro	Merrill, Edw. N. ....	Skowhegan
Giles, Linwood F. ....	Ellsworth	Putnam, Thos. P. ....	Houlton
Guernsey, Frank E. ....	Dover	Stearns, Seward S. ....	Norway
Hanson, Geo. M. ....	Calais	Trott, Jos. M. ....	Bath
Holway, Melvin S. ....	Augusta	Williamson, Jos., Jr. ....	Belfast

## CITY TRUST, SAFE DEPOSIT AND SURETY COMPANY.

Bailey, Augustus. ....	Gardiner	Erskine, A. J. & Son ...	Rockland
Boothby, L. T. & Son. ....	Waterville	Pearl, Chas. S. ....	Bangor
Chase, M. V. B. ....	Augusta	Pearl & Dennett. ....	Bangor
Dinsmore & Bickford .....	Skowhegan	Saunders, Hutson B. ....	Portland

EMPLOYERS' LIABILITY (CASUALTY.)

Alford, E. R. ....	Old Town	Gentle & Ludwig .....	Houlton
Anderson, Adams & Co. ....	Portland	Hobbs, F. A. ....	Alfred
Bailey, A. & Co. ....	Gardiner	Jackson, Freeman H. ....	Foxcroft
Black, Alfred S. ....	Rockland	Jordan, Alvin B. ....	Portland
Boothby, W. A. R. ....	Waterville	Loring, Prentiss & Son. ....	Portland
Brawn, James E. ....	Gulfport	Mason & Palmer. ....	Bangor
Buck, S. N. ....	Bethel	Neal, Wm. B. ....	Gardiner
Burns, Thurston S. ....	Westbrook	Palmer, Anderson & Co. ....	Portland
Campbell, Wm. R. ....	Bath	Philbrick, S. W. ....	Skowhegan
Cummings, Chas. W. ....	Auburn	Tyler, Fogg & Co. ....	Bangor
Downing, C. S. ....	Augusta		

EMPLOYERS' LIABILITY (SURETY.)

Boothby, W. A. R. ....	Waterville	Tyler, Fogg & Co. ....	Bangor
------------------------	------------	------------------------	--------

FIDELITY AND CASUALTY (CASUALTY.)

Aiken, Wm. F. ....	Portland	Lewis, Edw. N. ....	Wiscasset
Baker, Ernest G. ....	Bangor	Libby, Norman H. ....	Bridgton
Bird & Barney. ....	Rockland	Macomber, Farr & Co. ....	Augusta
Blake, Barrows & Brown. ....	Bangor	Mathews, C. K. ....	Waterville
Braddon, A. M. ....	York	McIntyre, W. W. ....	Biddeford
Clough, Lionel T. ....	Houlton	Millett, Henry R. ....	Gorham
Conant, Frank A. ....	Lewiston	Miller & Owen. ....	Auburn
Crosby, E. S. ....	Bath	Morrison, Arthur E. ....	Rumford Falls
Creamer, Wm. B. & Son. ....	Waldoboro	Morrill, Walter G. ....	Pittsfield
Dismore, Harry A. ....	Skowhegan	Neal, W. B. ....	Gardiner
Dow & Pinkham. ....	Portland	Newcomb, Lester M. ....	Gardiner
Drummond, A. F. ....	Waterville	Nowell, Chas. H. ....	Sanford
Freeman, G. G. ....	Cherryfield	Nourse, J. F. ....	Biddeford
Fritzell, Benjamin F. ....	Oakland	Nutt, N. B. ....	Eastport
Gardner, E. C. ....	Calais	Perry, A. C. ....	Presque Isle
Grant, Freeman M. ....	Freeport	Silsby, Herbert T. ....	Aurora
Griffin, J. C. ....	Skowhegan	Talbot, G. H. ....	Camden
Hadley, F. L. ....	Bar Harbor	*Taylor, J. H. ....	Dover
Hilton, Weston M. ....	Damariscotta	Tapley, O. W. ....	Ellsworth
Judkins, W. H. ....	Dexter	Tolman, C. E. ....	Jay
Kelly, Wm. J. ....	Kittery	Voter, F. E. ....	Farmington
Lawrence, G. N. ....	Augusta	Webb, W. Warren. ....	Westbrook
Langston, Edwin H. ....	Gardiner	Wheeler, W. J. ....	South Paris
Lowery, F. J. ....	Houlton	Woodward, Henry. ....	Winthrop

FIDELITY AND CASUALTY (SURETY.)

Bird & Barney. ....	Rockland	McIntyre, W. W. ....	Biddeford
Blake, Barrows & Brown. ....	Bangor	Miller & Owen. ....	Auburn
Conant, Frank A. ....	Lewiston	Morrison, Arthur E. ....	Rumford Falls
Creamer, William B. & Son, Waldoboro		Nowell, Charles H. ....	Sanford
Crosby, E. S. ....	Bath	Pattee, James. ....	Belfast
Dow & Pinkham. ....	Portland	Richardson & Lawrence. ....	Lewiston
Griffin, J. C. ....	Skowhegan	Tapley, O. W. ....	Ellsworth
Hadley, F. L. ....	Bar Harbor	Talbot, G. H. ....	Camden
Judkins, W. H. ....	Dexter	Voter, F. E. ....	Farmington
Lowery, F. J. ....	Houlton	Wheeler, W. J. ....	South Paris
Mathews, C. K. ....	Waterville		

FIDELITY AND DEPOSIT COMPANY.

Allen, Charles P. ....	Presque Isle	Hutchinson, H. G. ....	Biddeford
Farrington, Henry. ....	Gardiner	Noble & Crockett. ....	Lewiston
Fogg, Sanford L. ....	Bath		

GUARANTEE COMPANY OF NORTH AMERICA.

Loring, Prentiss & Son. ....	Portland
------------------------------	----------

\* License revoked.

## GUARANTOR'S LIABILITY INDEMNITY COMPANY.

Baker, Ernest G .....	Bangor	Griffin, John C ... ..	Skowhegan
Barker, C. H. ....	Portland	Houghton, E. L. ....	Fort Fairfield
Chase, Fred'k G. ....	North Berwick	Little, Jacob R. ....	Lewiston
Clark, George H. ....	Bath	Little, Wm. F. ....	Portland
Curran, William F. ....	Bangor	Little, H. C. & Son .....	Lewiston
Cochran, Baker & Cross .....	Rockland	Verrill & Hutchinson .....	Auburn
Emery, F. M. ....	Sanford		

## HARTFORD STEAM BOILER.

Allen, William H ....	Boston	Frye, Henry A. ....	Boston
Brown, George H. ....	Boston	Roberts, Christopher E. ....	Boston

## LAWYER'S SURETY COMPANY.

Davis, Harrison M. ....	Portland
-------------------------	----------

## LLOYD'S PLATE GLASS.

Anderson, Adams & Co .....	Portland	Griffin, John C. ....	Skowhegan
Bright, Joseph M. ....	Bangor	Leavitt, S. D. ....	Eastport
Currier, George M. ....	Farmington	Leighton, Edgar D. ....	Berwick
Drake, James B. ....	Bath	Little, H. C. & Son .....	Lewiston
Erskine, A. J. ....	Rockland	Little, W. D. & Co. ....	Portland
Fogler, P. M. ....	Augusta	Marr, Charles H. ....	Gardiner
Fowler & Gardiner. ....	Calais	Packard, Frederick A. ....	Camden
Gentle & Ludwig. ....	Houlton	Pennell, William M. ....	Brunswick
Gove, E. H. ....	Biddeford	Scott & Waterhouse. ....	Old Town
Grant, George H. ....	Ellsworth		

## LONDON GUARANTEE AND ACCIDENT COMPANY.

Boothby, Wm. G. ....	Augusta	Pearl Chas. S. ....	Bangor
Coolidge & Huskins. ....	Lisbon Falls	Pennell, William M. ....	Brunswick
Linscott, Isaac L. ....	Brunswick	Pearl & Dennett. ....	Bangor
Morse & Guptill. ....	Portland	Simonton, Theo. E. ....	Rockland
Obrion, Edw. C. ....	Deering		

## METROPOLITAN PLATE GLASS.

Burrill, C. C. & Son. ....	Ellsworth	Morse & Guptill. ....	Portland
Conant, F. A. ....	Lewiston	Nash, J. Waldo. ....	Norway
Downing, C. S. ....	Augusta	Parks Bros. ....	Pittsfield
Field, C. H. ....	Belfast	Rollins & Adams. ....	Portland
Mathews, C. K. ....	Waterville	Tyler, Fogg & Co. ....	Bangor

## NEW ENGLAND BURGLARY INSURANCE COMPANY.

Bird & Barney ... ..	Rockland	Howe, Freeland. ....	Norway
Gentle & Ludwig. ....	Houlton	Loring, Prentiss & Son .....	Portland
Grant, George H. ....	Ellsworth	Macomber, Farr & Co. ....	Augusta
Griffin, John C. ....	Skowhegan	Pearl & Dennett. ....	Bangor

## NEW JERSEY PLATE GLASS.

Carter, G. A. & Co. ....	Saco	Lydston, Chas. L. ....	Lewiston
Chick, Chas. B. ....	Augusta	Nash, J. Waldo. ....	Norway
Conant, Frank A. ....	Lewiston	Thayer, Frank L. ....	Waterville
Garey, Otis T. ....	Biddeford	Towle & Lawrence. ....	Gardiner
Harmon, Herbert A. ....	Portland	Verrill & Hutchinson. ....	Auburn
Humphreys, J. H. & D. M. ....	Bath		

## NEW YORK PLATE GLASS.

Auger & Bechard. ....	Lewiston	Pattee, James. ....	Belfast
Bailey, A. ....	Gardiner	Perry, H. O. ....	Fort Fairfield
Boothby, L. T. & Son. ....	Waterville	Perry, A. C. ....	Presque Isle
Erskine, A. J. ....	Rockland	Philbrick, S. W. & F. R. ....	Skowhegan
Howe, Freeland. ....	Norway	Randall, J. W. ....	Biddeford
Macomber, Farr & Co. ....	Augusta	Riley, Thomas H. ....	Brunswick
McClure, J. W. ....	Bangor	Stone & Woodman. ....	Biddeford
Morrison, A. E. ....	Rumford Falls		

PREFERRED ACCIDENT.

Dunlap, C. F.....	Portland	Parks Bros.....	Pittsfield
Long, John H .....	Portland		

STANDARD LIFE AND ACCIDENT.

Beelle, Wilbur F.....	South Gardiner	Jordan, A. H. & Co .....	Gardiner
Black, Alfred S.....	Rockland	Kimball, Charles P .....	Rumford Falls
Brown, Frank J ...	Lewiston	Linton, F. R .....	Lincoln
Chick, Charles B. ....	Augusta	McAllister, E. C.....	Portland
Emerson, J. T.....	Saco	Nash, J. Waldo.....	Norway
Foster, Dana P.....	Waterville	Reynolds, J. D. & Co .....	Waterville
Glidden, E. L .....	Vinalhaven	Shaw, S. D .....	Caribou
Harmon, H. A.....	Portland	Simonton, T. R.....	Camden
Hume, C. W .....	Eastport	White, J. H.....	Ashland

TRAVELERS'.

Same agents as life department.

UNION CASUALTY AND SURETY COMPANY.

Chase, Frederick G.....	North Berwick	Hayden, John F.....	Bath
Cobb, John F.....	Auburn	Rose, W. G .....	Princeton
Dana, William Lawrence.....	Portland	Woodman, Melville.....	Biddeford

UNITED STATES CASUALTY COMPANY.

Curran, W. F.....	Bangor	McIntyre, W. W .....	Biddeford
Dunlap, C. F.....	Portland	Sherman, J. E.....	Rockland
Hubbard, E. A .....	Biddeford		

MAINE ASSESSMENT COMPANIES.

GARFIELD MUTUAL.

Bechard, H. P....	Lewiston	Laverdiere, Alfred.....	Biddeford
Chicoine, Stanislas.....	Biddeford	Palardy, Simon. ....	Biddeford
Genest, Joseph .....	Lewiston	Stanton, J. F.....	Biddeford

MAINE BENEFIT.

Bolster, Fred W.....	Portland	McManus, James F.....	Bangor
Bond, C. J .....	Portland	Moody, H. A .....	Jefferson
Brown, Crindall H.....	Skowhegan	Nutter, H. R .....	Portland
Byrnes, P. J.....	Bangor	Packard, A. T .....	Turner
Daley, C. M .....	Augusta	Palardy, S .....	Biddeford
Genthner, N. A .....	Portland	Ricker, M. F .....	Auburn
Hamilton, F. S. E.....	Portland	Rogan, P. J. ....	Portland
Hall, C. H.....	Portland	Roberts, H. H. ....	Vinalhaven
Jeffrey, C. E.....	Portland	Stanton, James.....	Biddeford
Leary, Thomas .....	Portland	Walker, W. H. H .....	Wilton
*Leonard, J. H ....	Portland	Wallace, F. S.....	Portland

MAINE MUTUAL.

Atkinson, Isaac C..	Portland	Heald, T. G .....	Portland
Benner, L. W....	Rockland	Langley, A. V.....	Biddeford
DeMerritt, F. D.....	Saco		

\* License revoked.



## WASHINGTON CASUALTY COMPANY.

Alley, Moses A.....	Frankfort	Murray, Chas. F.....	Portland
Brannen, Geo. S. P.....	Danforth	O'Halloran, Thomas.....	Norcross
Bridges, Willis B.....	Bangor	Paine, A. C.....	Camden
Crockett, Chas.....	Portland	Paine, Arthur C.....	Camden
Croxford, Charles L.....	East Dixmont	Pierce, William H.....	Bangor
Hathorne, D. N.....	Rumford Falls	Pollard, Chas. R.....	Bangor
Hobbs, J. A.....	Martinsville	Porter, S. L.....	Braggville
Knowlton, John R.....	Bath	Roberts, H. H.....	Vinalhaven
Kyle, James S.....	Island Falls	Shiel, Thomas P.....	Portland
MacKenzie, Willis D.....	Lincoln	Stephens, C. W.....	Ashland
Marson, Woodbury.....	Boothbay Harbor	Thomas, H. H.....	Portland
Mendall, Chas. A.....	Mexico	Towle, Alvah H.....	Venize

## ASSESSMENT COMPANIES OF OTHER STATES.

## ATLAS ACCIDENT.

Atwood, Horace G.....	Boston	Jones, A. O.....	Houlton
Connor, J. F.....	Waterville	Kimball, John W.....	Camden
Doble, F. L.....	South Paris	Lydston, C. L.....	Lewiston
Fenno, J.....	Bangor	Paine, A. C.....	Camden
Gardner, C. W., Jr.....	Farmington	Perry, H. W.....	Fort Fairfield
Gott, F. P.....	Bangor	Pierce, William H.....	Camden
Gould, D. C.....	Bath	Robinson, A. L.....	Auburn
Hanaford, S. R.....	Portland	Sawyer, C. M.....	Waterville
Hayden, Horace G.....	Fort Fairfield		

## BAY STATE BENEFICIARY.

Bailey, C. B.....	Lewiston	Hanaford, S. R.....	Portland
Becharl, Henry P.....	Lewiston	Hanaford, H. S.....	Portland
Blanchard, L. J.....	Dexter	Heald, T. G.....	Portland
Bond, Chas. J.....	Deering	Jones, H. M.....	Skowhegan
Bridges, W. B.....	Bangor	Johnson, Lewis.....	Saco
Burns, W. J.....	Bangor	Knowlton, Wm. S.....	Monson
Byrnes, P. J.....	Bangor	Leavitt, William.....	Portland
Callahan, Timothy O.....	Lewiston	Libby, Frank A.....	Portland
Clark, J. W.....	Saco	Linton, W. H.....	Caribou
Day, Herbert E.....	Newport	McManus, James F.....	Bangor
Dinsmore, Gustavus F.....	Pittsfield	Miller, Ralph W.....	New Castle
Farnham, W. H.....	Locke's Mills	Mitchell, Jos. S.....	Biddeford
Freeman, Wm. F.....	Portland	Palmer, H. J.....	Fort Fairfield
Genthner, Nelson A.....	South Portland	Randolph, Jesse L.....	Waldoboro
Haigh, George.....	Sanford	Smith, Elmer D.....	Pittsfield
Hamilton, P. J.....	Lewiston	Sullivan, J. E.....	Biddeford

## COVENANT MUTUAL LIFE.

Brooks, Frank W.....	Lewiston	Kerstein, Louis.....	Bangor
----------------------	----------	----------------------	--------

## EQUITABLE ACCIDENT ASSOCIATION.

Ayer, E. W.....	Portland	Gardner, Alfred, Jr.....	Machias
Bagley, H. L.....	Machias	Gardner, E. C.....	Calais
Benner, Lafayette W.....	Rockland	Hawthorne, George E.....	Auburn
Bugbee, W. B.....	Portland	Hill, M. E.....	Old Orchard
Chase, A. M.....	Old Orchard	Kelly, Edw.....	Bangor
Chaney, E. L.....	Kittery	Lalacell, Charles.....	Rockland
Davis, E. P.....	Lewiston	Maynard, Henry S.....	Machias
Davis, William N.....	Portland	Mills, Geo. A.....	Portland
Duen, W. J.....	Lewiston	Perry, George F.....	Auburn
Dutton, E. S.....	Skowhegan	Smith, George.....	Portland

## FIDELITY MUTUAL LIFE.

Case, Andrew.....	North Lubec	Miller, George F.....	Portland
Genther, H. E.....	Nobleboro	Towle, George P.....	Gardiner
Greenhalgh, W. H.....	Portland		

## GUARANTY FUND LIFE.

Bailey, Fred J .....Portland | Knowlton, John R .....Bath

## HARTFORD LIFE AND ANNUITY.

Freeman, W. F .....Portland | Genthner, H. E.....Nobleboro

## MASSACHUSETTS BENEFIT LIFE.

Burgess, Fred .....Waterville | Lawton, John K .....West Lubec  
Colby, George P.....Waterville | Payson, C. B.....Auburn  
Harrington, Walter B...Winter Harbor | Perry, George F.....Auburn  
Hodgkins, W. R.....Salisbury Cove

## MASSACHUSETTS MUTUAL ACCIDENT.

Austin, Leonard A.....Bar Harbor | Hawthorne, George E .....Lewiston  
Ayer, E. W .....Portland | Hanson & St. Clair.....Calais  
Berry, Horace C .....Portland | Laiscell, C.....Rockland  
Bridges, W. B.....Bangor | Lovejoy, E. L.....Mechanic Falls  
Blanchard, L. J.....Dexter | Milliken, Frank S.....Eastport  
Campbell, William R.....Bath | Mosher, E. N.....Woodford's  
Chapman, H. ....Brunswick | Nash, Ira W.....Harrington  
Clark, George A.....Portland | Packard, A. T.....Turner  
Cobb, C. H.....East Poland | Pierpont, S. C.....Washington  
Davis, E. P.....Lewiston | Plummer, Frank H.....Portland  
DeMerritt, F. E.....Saco | Pond, Frank L.....Augusta  
Dunlap, C. F.....Portland | Sawyer, John H.....Portland  
Duen, William J.....Lewiston | Walker, Thomas.....Portland  
Foster, D. P.....Waterville | White, H. W.....Auburn  
Fogler, Prentiss M.....Augusta | Wyer, W. W.....Skowhegan  
Gardner, E. C.....Calais

## MERCANTILE MUTUAL.

Burton, F. M.....Bangor | Laiscell, C.....Rockland  
Chandler, P. L.....Westbrook | McCarty, John.....Gardiner

## MUTUAL RESERVE FUND.

Belanger, J.....Skowhegan | Laraby, N. E... ..Biddeford  
Bradford, W. H.....Bangor | LeBel, E.....Westbrook  
Brochu, J. E .....Biddeford | Lowery, William H.....Portland  
Clark, H. T.....Westbrook | Merry, W. L.....Caribou  
Dallaire, J.....Biddeford | McIntyre, W. W.....Biddeford  
Dunbar, M. W.....Damariscotta | McNeil, R. D.....Bangor  
Ernest, J. S.....Waterville | Nutter, F. W.....Saco  
Fairfield, Eugene.....Kennebunk | Nutter, H. R.....Portland  
Gardner, E. C.....Calais | Norton, George W.....Eastport  
Gagnon, C. E.....Biddeford | Patterson, D. O.....Bangor  
Gamache, Victor.....Biddeford | Pelletier, Frederick.....Biddeford  
Hanson, William C.....Machiasport | Pettengill, G. A.....Lisbon Falls  
Hatch, Ira S.....Hartland | Plummer, F. H.....Portland  
Herrick, Eugene T.....Rangeley | Plummer, C. A.....Portland  
Holman, S. L.....Portland | Roberts, E. G.....Skowhegan  
Jones, Albert.....Biddeford | Stanwood, John R.....Brunswick  
Laffin, P. W.....Biddeford | York, William F.....Portland  
Lane, C. E.....Bangor

## NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

Barker, C. H.....Portland | Kirstein, Louis .....Bangor  
Boies, James C.....Calais | Libby, L. L.....Pittsfield  
Buck, S. N.....Bethel | Mears, A. P.....Washington  
Case, Andrew.....Lubec | Newcomb, A.....Bangor  
Hathorne, Daniel N.....Rumford Falls | Norton, Geo. W.....Eastport  
Hersey, F. L.....Augusta | O'Brien, Edw. C.....Deering  
Johnston, James A.....Washington | Rollins, R. G.....Bangor  
Johnson, John.....Calais | Stevens, J. Putnam.....Portland  
Jordan, A. H.....Gardiner

## NORTHWESTERN MASONIC AID ASSOCIATION.

D'Arcy, Chas. E.....	East Jefferson		Moody, C. E.....	Bangor
Jones, F. M....	North Anson			

## SECURITY MUTUAL LIFE ASSOCIATION.

Brown, F. J.....	Lewiston		Foley, Thomas M.....	Deering
Byrnes, P. J.....	Bangor		Leadbetter, A. C.....	Woodfords
Fogg, Geo. H.....	Portland		Mosher, E. N.....	Woodfords

## UNITED STATES MASONIC.

Knowlton, John R ....	.....	Bath
-----------------------	-------	------

## FRATERNAL BENEFICIARY ORGANIZATIONS.

## ODD FELLOWS' GRADED MUTUAL RELIEF ASSOCIATION.

Knapp, David S .....	Norway
----------------------	--------

## PATRONS' MUTUAL AID SOCIETY.

Cobb, Charles H.....	East Poland		Holway, Lester.....	North Fairfield
Farnham, W. H.....	Locke's Mills		Rogers, W. S.....	Topsham

## AMERICAN BENEFIT SOCIETY.

Barrett, Emory A .....	Providence, R. I		Covell, George E.....	Warren, Mass
Bingham, George M..	Somerville, Mass		Rathburn, Wm. S .....	Peacedale, R. I
Burr, Charles H. ....	Boston, Mass			

## AMERICAN MASONIC ACCIDENT ASSOCIATION.

Davis, E. P....	.....	Lewiston
-----------------	-------	----------

## FRATERNAL ACCIDENT ASSOCIATION.

Pierce, W. H. ....	.....	Bangor
--------------------	-------	--------

## HOME CIRCLE.

Allen, Samuel N. ....	.....	Portland
-----------------------	-------	----------

## INDEPENDENT ORDER OF FORESTERS.

Clarke, Thomas.....	Vanceboro		Keith, Isalah G.....	Bangor
Grover, James.....	Mechanic Falls		Spaulding, G. L.....	Pea Cove

## KNIGHTS OF THE MACCABEES.

Boynton, E. W.....	Augusta		Miller, Linwood.....	Portland
Hainey, Walter..	Auburn		Schilling, Peter...	Biddeford
Hand, Frank E.....	Portland		Taber, Geo. M..	Presque Isle

## KNIGHTS OF PYTHIAS.

Hunter, Archibald .....	.....	Crescent Beach, Mass
-------------------------	-------	----------------------

**MASONIC EQUITABLE ACCIDENT ASSOCIATION.**

Besse, C W .....	Jefferson	Dyer, Winslow N .....	Houlton
Craft, James A .....	Topsfield	Howe, Gustus J. ....	Bangor
Davis, Frank A .....	Bluehill	Morton, E. B. ....	Bridgewater
Dunham, H. G .....	Augusta		

**MASONS' FRATERNAL ACCIDENT ASSOCIATION.**

Knowlton, John E. ....	Bath	Smith & Sale .....	Portland
Marden, E. C. ....	Swanville		

**NEW ENGLAND ORDER OF PROTECTION.**

Beaton, A. A .....	Rockland	Lamb, Flora Laughton....	Old Orchard
Chase, Arthur M. ....	Old Orchard	Rendall, Fred E .....	Rumford Falls
Chadwick, Jos. W .....	Gardiner	Sheldon, George C. ....	Waterville
Harriman, E. L. ....	Rumford Falls	Sidelinger, F. A .....	Old Orchard
Hathorne, D. N. ....	Rumford Falls	Vose, Edwin S. ....	Thomaston
Hobbs, Frank H .....	Waterboro		

**ODD FELLOWS' ACCIDENT COMPANY.**

Brooks, Frank W ...	Lewiston	Lakin, George L .....	Phillips
Besse, C. W .....	East Jefferson	Merrill, C. A .....	Brewer
Clough, Lionel T. ....	Houlton	Patterson, William H .....	Bangor
Harden, George N. ....	Rockland	*Paine, A. C .....	Camden
Hardin, Irvin H. ....	Bluehill	Robinson, A. L ...	Auburn
Hobbs, Frank H .....	Waterboro	Sale, T. D. ....	Portland
Kimball, John W .....	Camden	Young, Seth H. ....	Reddington Mills

**RED MEN'S FRATERNAL ACCIDENT ASSOCIATION.**

Hunt, Herbert A. ...	Cumberland Mills	Parker, Augustus H. ....	Portland
----------------------	------------------	--------------------------	----------

**ROYAL ARCUNUM.**

Ingersoll, Chas. P. ....	Buffalo, N. Y.
--------------------------	----------------

**UNITED ORDER OF THE GOLDEN CROSS.**

Dexter, Frank H. ....	Springvale	Linscott, Isaac L. ....	Brunswick
Douglass, W. H. ....	Lisbon Falls	Mitchell, Horace ....	Kittery
Hamilton, Jos. H. ....	Mattawamkeag	Smith, Mrs. Cora S .....	Milltown
Lakin, Geo. L .....	Phillips	Smith, Mrs. Herbert. ....	Springvale

**WORKMEN'S BENEFIT ASSOCIATION.**

Davis, Chas. H .....	Florence, Mass.
----------------------	-----------------

\* License revoked.

## INSURANCE BROKERS.

Adams, A. P. ....	Jay	Gould, W. E. ....	Milo
Allen, J. W. ....	Mount Vernon	Grant, Bodwell J. ....	Acton
Allen, George E. ....	Tenant's Harbor	Gray, K. C. ....	Madison
Alford, E. R. ....	Old Town	Gray, J. E. ....	Corinna
Atkins, Frank. ....	Hallowell	Glidden, D. H. ....	Vinalhaven
Auger & Bechard. ....	Lewiston	Haley, E. D. ....	Gardiner
Austin, David S. ....	North Berwick	Hall, Lewis. ....	Warren
Austin, L. A. ....	Bar Harbor	Hanson, Wm. C. ....	Machiasport
Babcock, Francis. ....	Lincoln Centre	Harding, Nat'l. ....	New Sharon
Barrett, T. B. ....	Canaan	Haskell, Henry N. ....	Green's Landing
Bennett, John. ....	Parsonsfield	Haskell, O. S. ....	Pittsfield
Beedle, Van R. ....	South Gardiner	Hayden, J. F. ....	Bath
Black, Austin. ....	Rockland	Huyes, A. R. ....	Gardiner
Blaisdell, Frank E. ....	Franklin	Henderson, E. E. ....	Henderson
Bolster, W. W., Jr. ....	Auburn	Hopkins, B. F. ....	Carmel
Boynton, Henry. ....	West Sullivan	Houghton, E. L. ....	Fort Fairfield
Bradford, William B. ....	Turner	Hurley, William P. ....	Rockland
Braddon, Charles B. ....	Corinth	Hutchinson, H. G. ....	Biddeford
Bragg, F. H. E. ....	Fairfield	Hutchinson, W. F. ....	Livermore Falls
Brannen, George S. P. ....	Danforth	Jacobs, N. P. N. ....	Ogunquit
Brawn, J. E. ....	Gulfport	Johnson, George W. ....	Canaan
Brown, H. W. ....	Stetson	Jones, Edward C. ....	Portland
Butler E. A. ....	Rockland	Jones, Levi. ....	Winthrop
Burr, Eugene S. ....	Bangor	Jordan, J. Appleton ....	Kingman
Burr, Charles J. ....	Brewer	Jordan, M. & Son. ....	Harrison
Burrill, Goldard & Hunt. ....	Bar Harbor	Juddins & Murch. ....	Newport
Buswell, Turner & Co. ....	Solon	Kellogg, W. S. ....	Patten
Came, Samuel M. ....	Alfred	Kirstein, Louis. ....	Bangor
Campbell, John Z. ....	Lewiston	Ladd, Benj. ....	East Jefferson
Carr, R. W. ....	Bowdoinham	Lalscell, C. ....	Rockland
Carter, Erastus J. ....	Haven	Lancey, George M. ....	Rockland
Chase, Frederick G. ....	North Berwick	Lawrence, George N. ....	Augusta
Chamberlain, T. D. ....	Bangor	Libby, Warren. ....	South Hiram
Chamberlain, J. A. ....	Bristol	Litchfield, Warren H. ....	Freeport
Chamberlain, William M. ....	Lewiston	Livingstone, F. B. ....	Calais
Coollidge & Huskins. ....	Lisbon Falls	Martel, Charles. ....	Lewiston
Collins, Ben S. ....	North Anson	Marr, W. T. ....	Boothbay Harbor
Cooper, George W. ....	Patten	Mears, Edw. B. ....	Bar Harbor
Copp, Samuel. ....	Corinna	Merchant, Lorenzo D. ....	Hallowell
Cousins, S. H. ....	Steep Falls	Meservey, W. H. ....	Rockland
Cram, A. P. ....	Mt. Vernon	McDonald, W. J. ....	Henderson
Crane, F. H. ....	Monson	McCausland, F. E. ....	Gardiner
Chapman, L. H. ....	Damariscotta	McIntyre, J. S. ....	Solon
Carll, Jason S. ....	Waterboro	Moffitt, C. G. ....	Rockland
Davis, E. P. & Co. ....	Lewiston	Morrill & Plummer. ....	Newport
Davis, John B. ....	Clinton	Moore, Ben. ....	North Anson
Dinsmore, Thomas. ....	China	Moore, Arthur L. ....	Bangor
Doyle, John D. ....	Benedicta	Moore, William C. ....	Manet
Dudley, Thomas. ....	Wilton	Morrison, A. E. ....	Rumford Falls
Dunlap, C. F. & Son. ....	Portland	Morrison, Manley. ....	Clinton
Dyer, Z. A. ....	New Sharon	Moulton, William. ....	North Scarborough
Evans, James. ....	East Hiram	Mutty, John. ....	South Brewer
Fairbanks, H. N. ....	Bangor	Nelke, S. A. ....	Livermore Falls
Farrington, B. E. ....	Brewer	Nickerson, H. S. ....	Pittsfield
Field, George W. ....	Oakland	Nickerson, S. & Sons. ....	Boothbay Harbor
Field, H. H. ....	Phillips	Palmer, Edwin A. ....	Bar Mills
Field, J. L. ....	Hartland	Parker, David C. ....	Danforth
Fogg, W. A. ....	Springvale	Parker, A. H. ....	Portland
Forbes, E. M. & Co. ....	Portland	Partridge, Lewis M. ....	Stockton Springs
Forest, C. A. ....	Lewiston	Paul, T. A. ....	New Sharon
Foster, J. S. ....	Rockport	Payson, Edward C. ....	Rockland
Fox, DeGrasse. ....	Bar Harbor	Pebody, Monroe. ....	Canton
Freeman, John M. ....	Portland	Perry, E. S. ....	Presque Isle
Friend, Jos. E. ....	Etna	Pettengill, Alden M. ....	Portland
Frink, Jay L. ....	Brownfield	Pierce, Daniel E. ....	Bath
Fulton, Lewis M. ....	Bowdoinham	Piper, Harrison. ....	Lincoln
Field, D. F. ....	Phillips	Plummer, Charles A. ....	Portland
Garcelon, C. E. ....	Auburn	Plummer Bros. ....	Portland
Garner, John. ....	Lewiston	Pollard, Walter H. ....	Old Town
Goodwin, S. H. ....	St. Albans	Prince, C. H. ....	Buckfield

## INSURANCE BROKERS—CONCLUDED.

Purinton, F. B .....	Fairfield	Tolman, Dean J.....	Jay
Reed, A. R .....	Waldoboro	Tracy, Bedford E.....	Winter Harbor
Rollins, R. G .....	Bangor	Tracy, H. E.....	Winter Harbor
Sargent, Henry W .....	Sargentville	Turner, J. B .....	Wayne
Scott & Waterhouse .....	Old Town	Tuttle, Chandler .....	Skowhegan
Shaw, A. W .....	Cumberland Mills	Varnum, A. E .....	Penobscot
Sheerer, W. E.....	Tenant's Harbor	Walls, F. S.....	Vinalhaven
Simpson, F. M .....	Carmel	Ware, John.....	Waterville
Small, C. O.....	Madison	Washburn, Willis W .....	China
Smith, A. G .....	Monmouth	Weatherbec, Edward A .....	Lincoln
Southard, T. J. & Son .....	Richmond	Wedgewood, Mrs. F. E.....	Cornish
Spofford, E. E. ....	Green's Landing	Weeks, Albion F.....	Cooper's Mills
Stiles, M. S .....	Brooks	Whipple, Harrison T .....	Portland
Stiles, M. W.....	Westbrook	White, Charles A. ....	Randolph
Stearns, A. E .....	Rumford Falls	White, J. H.....	Presque Isle
Sweetser, George .....	Hampden	Wiggin, T. H .....	Levant
Tantish, Thomas T .....	Skowhegan	Wilber, C. A .....	Madison
Taylor, Charles .....	Unity	Williams, Chandler .....	Danforth
Tolman, Charles E.....	Jay	Woodsum, William .....	West Peru
Towle & Lawrence .....	Gardiner	Wright, J. Herbert.....	Portland

## SPECIAL INSURANCE BROKERS.

Anderson, Adams & Co .....	Portland	Little, William F .....	Portland
Dow and Pinkham.....	Portland	Perry, Arthur C .....	Presque Isle
Leighton, E. A.....	Berwick		



## INDEX TO PART II.

---

### Life and Miscellaneous Insurance. ALSO FRATERNAL BENEFICIARY BUSINESS.

---

#### STATISTICAL TABLES.

	PAGE
Table No. 1. Capital, Assets, Liabilities, Surplus, Income and Expenditures.. .. .	2
2. Items composing Assets. . . . .	3
3. Items composing Liabilities . . . . .	5
4. Items composing Income... . . . .	6
5. Items composing Expenditures . . . . .	7
6. Exhibit of Policies . . . . .	8
7. Policies Terminated . . . . .	9
8. Business in Maine..... . . . .	11
9. Casualty Insurance Companies . . . . .	12
10. Risks and Business in Maine—Casualty Companies . . . . .	13
11. Assessment Business . . . . .	14
12. Assessment Life and Casualty Companies—Maine Business, . . . . .	15
13. Maine Business—Fraternal Beneficiary Organizations..... . . . .	16
14. Fraternal Beneficiary Organizations..... . . . .	18

#### COMPANY ABSTRACTS.

##### MAINE COMPANY.

Union Mutual Life Insurance Company . . . . .	23
---	----

##### LIFE INSURANCE COMPANIES OF OTHER STATES.

Aetna Life Insurance Company, Conn . . . . .	39
Connecticut Mutual Life Insurance Company, Conn..... . . . .	43
Equitable Life Assurance Society of the United States, N. Y..... . . . .	46
Home Life Insurance Company, N. Y.... . . . .	49
Kansas Mutual Life Insurance Company, Kan..... . . . .	53
Life Insurance Clearing Company, Minn.... . . . .	56
Manhattan Life Insurance Company, N. Y . . . . .	59
Massachusetts Mutual Life Insurance Company, Mass . . . . .	62
Metropolitan Life Insurance Company, N. Y . . . . .	66
Mutual Life Insurance Company, N. Y..... . . . .	73
Mutual Benefit Life Insurance Company, N. J..... . . . .	70
National Life Insurance Company, Vt..... . . . .	76



	PAGE
New England Mutual Life Insurance Company, Mass.....	79
New York Life Insurance Company, N. Y.....	83
Northwestern Mutual Life Insurance Company, Wis.....	86
Penn Mutual Life Insurance Company, Pa.....	90
Phoenix Mutual Life Insurance Company, Conn.....	94
Provident Life and Trust Company, Pa.....	97
Provident Savings Life Assurance Society, N. Y.....	100
State Mutual Life Assurance Company, N. Y.....	104
Travelers' Insurance Company, Conn., (Life Department).....	107
Union Central Life Insurance Company, Ohio.....	110
United States Life Insurance Company, N. Y.....	113
Washington Life Insurance Company, N. Y.....	117

#### MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES.

Etna Life Insurance Company, Conn., (Accident Department).....	123
American Surety Company, N. Y.....	125
City Trust, Safe Deposit and Surety Company, Penn.....	127
Employers' Liability Assurance Corporation, Eng.....	129
Fidelity and Casualty Company, N. Y.....	131
Fidelity and Deposit Company, Md.....	134
Guarantors' Liability and Indemnity Company, Penn.....	138
Guarantee Company of North America, Canada.....	136
Hartford Steam Boiler Inspection and Insurance Company, Conn.....	140
Lawyer's Surety Company, N. Y.....	142
London Guarantee and Accident Company, Eng.....	146
Lloyd's Plate Glass Insurance Company, N. Y.....	144
Metropolitan Plate Glass Insurance Company, N. Y.....	148
New Jersey Plate Glass Insurance Company, N. J.....	150
New York Plate Glass Insurance Company, N. Y.....	152
Preferred Accident Insurance Company, N. Y.....	154
Standard Life and Accident Insurance Company, Mich.....	156
Travelers' Insurance Company, Conn., (Accident Department).....	158
Union Casualty and Surety Company, Mo.....	160
United States Casualty Company, N. Y.....	162

#### MAINE ASSESSMENT INSURANCE COMPANIES.

Garfield Mutual.....	167
Maine Benefit.....	168
Washington Casualty Insurance Company.....	171

#### ASSESSMENT INSURANCE COMPANIES OF OTHER STATES.

Atlas Accident, Mass.....	175
Bay State Beneficiary, Mass.....	177
Covenant Mutual Benefit, Ill.....	179
Equitable Accident Insurance Association, Mass.....	181
Fidelity Mutual Life, Pa.....	183
Guaranty Fund Life Association, Ia.....	185
Hartford Life and Annuity, Conn.....	187
Massachusetts Benefit Life, Mass.....	190
Massachusetts Masonic Life Association, Mass.....	192
Massachusetts Mutual Accident, Mass.....	194
Mercantile Mutual Accident, Mass.....	196

	PAGE
Mutual Reserve Fund, N. Y .....	196
New England Live Stock, Mass. ....	201
New England Mutual Accident, Mass. ....	203
Northwestern Masonic Aid, Ill. ....	205
Security Mutual Life Association, N. Y .....	208
United States Masonic Benevolent Association, Ia. ....	210

#### MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

Ancient Order of Hibernians, Board of Erin, Portland, (First Division)...	215
Ancient Order of Hibernians, Portland, (First Division) .....	216
Ancient Order of Hibernians, Portland, (Second Division) .....	217
Citizens' Mutual Relief Society, Portland .....	218
L'Union St. Joseph, Waterville... ..	219
Maine Central Railroad Relief Association, Portland .....	220
Maine State Relief Association, Portland .....	221
Northeastern Masonic Relief Association, Augusta .....	222
Odd Fellows' Benefit Association, Portland .....	223
Odd Fellows' Graded Mutual Relief Association, Norway ....	224
Odd Fellows' Mutual Relief Association, Portland .....	225
Odd Fellows' Relief Association, Westbrook .....	226
Patrons' Mutual Aid Society of Maine, Auburn .....	227
Portland Lodge, New England Order of Protection, Portland. ....	228
Portland Temperance Reform Club, Portland .....	229
Societe De Bienfaisance St. Jean Baptiste, Waterville .....	230
Union Lafayette, Waterville .....	231
York County Odd Fellows' Relief Association, Biddeford ....	232

#### FRATERNAL BENEFICIARY ORGANIZATIONS OF OTHER STATES.

American Benefit Society, Mass. ....	235
American Legion of Honor, Mass .....	237
Ancient Order of United Workmen, Mass .....	239
Foresters of America, Mass. ....	240
Fraternal Accident Association of America, Mass .....	242
Home Circle, Mass. ....	243
Independent Order of Foresters, Canada .....	245
Knights of Columbus, Conn. ....	247
Knights of Honor, Mo .....	249
Knights of the Maccabees, Mich. ....	251
Knights of Pythias, Ill. ....	253
Masonic Equitable Accident Association, Mass. ....	255
Masons' Fraternal Accident Association, Mass. ....	257
New England Order of Protection, Mass. ....	259
Northern Mutual Relief Association, Mass. ....	261
Odd Fellows' Accident Company, Mass. ....	262
Order of United Friends, N. Y. ....	264
Red Men's Fraternal Accident Association, Mass. ....	265
Royal Arcanum, Mass .....	267
Royal Conclave of Knights and Ladies, Mass .....	269
Royal Society of Good Fellows, Mass .....	270
Royal Templars of Temperance, N. Y. ....	272
United Fellowship, Mass. ....	274
United Order of the Pilgrim Fathers, Mass .....	275
United Order of the Golden Cross, Tenn. ....	277
Workmen's Benefit Association, Mass. ....	279
 LICENSED AGENTS .....	 281
LICENSED BROKERS .....	296















This book should be returned to  
the Library on or before the last date  
stamped below.

A fine of five cents a day is incurred  
by retaining it beyond the specified



**HARVARD LAW SCHOOL  
LIBRARY**

